



Class HF 1101

Book P 85

Copyright N^o _____

COPYRIGHT DEPOSIT.

Unsubscribed

THE PRACTICAL WORLD

209
843

Vol. I

PHILADELPHIA, PA., MARCH, 1909

No. 1



HF 1101
Pg 5

Officers and Faculty



H. F. C. KRAMER, President

V. O. LAWRENCE, Vice-President

Vice-President Textile National Bank. Treasurer Franklin Chemical Works.

GEORGE W. BOGGS, Secretary and Treasurer

Treasurer Thos. Boggs & Sons, Model Carpet Mills, Second Street and Allegheny Avenue

W. R. WAGENSELLER, A.M., Principal

C. C. MYERS, Vice-Principal

Assisted by

E. I. FISH

L. A. SHIVELHOOD

D. E. WALSH

C. E. KINSELL

A. L. FISCHER

PAID
N 30 1809
Entry
18.1909
13 XXG No.
84782
COM. 5.

THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES.

Vol. I

PHILADELPHIA, MARCH, 1909.

No. 1

INTRODUCTORY

THE world has little place for the theorist, the dreamer, or the man with impractical ideas. This is an age of intense practicality and everything is looked upon from the view-point of "*What good will it do?*" or "*How much is there in it?*" The man with an idea that will *work* is the man the world is looking for and the man who knows a little more than his fellow man and is ambitious to rise a little higher than the deal level of humanity, and with the energy and tact to push his knowledge and ambition in the right direction, is the man who is going to occupy a prominent place in the eyes of the public and be looked up to as a pattern by the striving younger generation. And all because,—and only because,—he is a practical man, endeavoring to meet the desires and anticipate the demands of an exceedingly practical world. And the world rewards him.

And it is in acknowledgment of this condition and in an attempt to meet it by a dissemination of practical ideas on practical subjects, developed from the personal experiences of practical men, that this magazine,—THE PRACTICAL WORLD,—is now brought into being by its publishers, and we hope that many young people now fairly started upon the voyage of life, as well as those who are undecided as to their future career, will find in its pages much to inspire, encourage and assist them, and will feel at perfect liberty to ask us questions upon any practical subject that may be of interest to them or that will enable them to better decide as to what course in life would be most congenial and profitable for them to follow.

In publishing this magazine we have no hobby to exploit or ax to grind, except that one hobby which is the delight of every intelligent and sympathetic man,—the desire to see every young man or woman make the greatest possible success of their lives and to assist, as far as possible, in helping to attain this good result.

It does not require a very keen mind to subscribe to this fact,—that the world is made up of just two classes of people, those who *do things*, and those who don't. And the world is not going to pick you up and throw you into one of these classes, regardless of your wishes in the matter. In whatever class you find yourself when you reach old age, it will be because you chose to go with that class when you were young. It takes push and energy and ability and will power and a knowledge of "how to do" to get into the first class, while you can simply drift idly into the second without any effort or preparation on your part. The idlers outnumber the workers ten to one but the world holds out its greatest rewards to the man of action and offers only contempt and poverty to the incapable.

No dreamer or theorist ever built up a large business or railway system, founded an educational institution or won a great victory in battle, unless his theories were first put into application by a practical man. The world delights to honor the practical man. If he is in business it makes him a millionaire. If he is in politics, it showers upon him ballots until he becomes senator or is seated in the presidential chair. If he is a lawyer, it gives to him its biggest cases and rewards him with fees of fabulous proportions. Whatever his business or profession, if he is a man who does things and who gets results, the world says to him, "You are all right. Take your choice of the best things I have."

Then help us to make THE PRACTICAL WORLD one of the effective forces of this practical age by co-operating with us in building up a magazine that will be filled with interest and information for those who are already on the high road to success, with inspiration and encouragement for those who are now at the foot of the ladder but who have a desire to climb, and with assistance and suggestions for those who are still at the parting of the ways and must now choose for themselves whether they will become one of those who do things, or be satisfied with the lot and the reward of the drifter and the incompetent.

THE PRACTICAL WORLD

Devoted to the interests of Practical Education

Published on the 15th of each month in Philadelphia

E. I. FISH Managing Editor

PRACTICAL EDUCATION INSTITUTE, Publishers
Market and Thirteenth Streets, Philadelphia

SUBSCRIPTION RATES

Postage prepaid, U. S. or Canada \$1.00
" " Foreign Countries 1.50

PHILADELPHIA, MARCH, 1909.

EDITORIAL

THIS issue of THE PRACTICAL WORLD is intended to call the attention of our readers to the necessity of becoming acquainted with the practical things of the age and to show just where you can best secure the instruction that will acquaint you with these things and enable you to become an active part of this big, rushing, strenuous world and to reap the benefit and rewards which it offers to those who serve it well.

The world needs,—yes, it is hungry for, the man or woman who *knows how*, who *can do*, and who can be depended upon *to do*, the work that the age demands. And while the world is clamoring for good men,—for well-trained men,—for intelligent men, who can think for themselves, someone must be getting ready to supply this demand.

Are *you* going to do it, or are you going to allow some one else not nearly so well equipped mentally as you but with more energy and self-confidence, to step in and seize the prize while you are trying to decide whether or not it will pay you to undertake it?

There is nothing to be gained by staying where you are,—there is nothing to be lost by an honest, intelligent effort to better yourself. Get away from the big mob of the incompetent,—the unprepared,—the unambitious,—the six dollar a week people, and come on up to the top. It means hard work to get there, but it means harder work to stay where you are. There is no room at the bottom,—it is crowded to suffocation down there.

No matter what your circumstances, you can better them. No matter how full of labor

your time may be, you can find a few minutes of each day to devote to bettering your present condition. If you cannot study by day, you can study at night. If you cannot attend school, you can learn at your own home. But the point is, *you must know more and be able to do more before you can hope to be worth more to yourself or to the world.*

The PRACTICAL EDUCATION INSTITUTE will prepare you for the best positions that are open to any one. It will give you personal instruction in everything that pertains to office work or business management, either in the day course,—the night course,—or by correspondence. It will enable you to double your present earning capacity in a short time and then place you in a position where you can use your ability. It will teach you nothing that you do not absolutely need to know and omit nothing that will be of benefit to you.

Then if you have the ambition to be something and the determination to do something, a short time in this school will place you on an equality with *the best* and guarantee to you a future full of rich rewards and generous compensation. You can't afford to miss it, can you?

“The quality which you put into your work will determine the quality of your life. The habit of insisting upon the best of which you are capable, of always demanding of yourself the highest and never accepting the lowest or second-best, no matter how small your remuneration, will make all the difference to you between failure and success.”

“It is the young man whom labor cannot weary, enemies scare nor drudgery disgust who confronts reverses with an unflinching front; who can neither be turned aside from his settled purpose by the world's dread or laugh, nor by its scorn or its frown, who makes his mark.”

NOT WHAT WE HAVE DONE;

NOT WHAT WE ARE GOING TO DO;

BUT WHAT WE ARE DOING TO-DAY.

ALUMNI ASSOCIATION

Officers for the present year:

President, Philip A. McCormick, 819 Ellsworth Street, Philadelphia.

Vice-President, Howard Wallace, 2034 Vine Street, Philadelphia.

Vice-President, Miss Martha Broadwater, Magnolia, N. J.

Secretary, Henry A. B. Schwartz, Jenkintown, Pa.

Treasurer, Miss Anna Martin, Glassboro, N. J.

A meeting of the Alumni Association is called for Tuesday evening, April 27th, to be held in the reception rooms of the PRACTICAL EDUCATION INSTITUTE, at the College at 7:45 P. M. The object of the meeting is to plan for an entertainment to be given in the near future.

Graduates of the Heath School and the Columbia Business College are eligible to membership in the Association.

WORK FOR YOURSELF

NO matter what your position or who your employer, the *work* is *yours*. If you look upon your position as just so many hours which you must give to an employer in return for so many dollars at the end of the week, you are a slave,—nothing more. If you look upon your work as *YOURS*, to be made the most of, to be mastered, to be studied, to be a stepping stone to something higher, to be an opportunity for the development of all the best qualities in you and a display of your intelligence and ability,—then your work will be a pleasure and you will get out of it much more than the figures on your weekly pay check indicate.

Do not be satisfied because your employer seems to be. Do your best because you cannot afford to do less, because you owe it to your self-respect. See if you cannot improve today upon yesterday's work. Do not be dependent upon your employer for your "job" but make him dependent upon you for a class of work he cannot secure elsewhere. Then, even though you may labor in some other man's office, your work will be *your own*, and you will be your own man.

RESOLUTIONS

Adopted by the Faculty and Students of the PRACTICAL EDUCATION INSTITUTE, Philadelphia.

At a meeting of the Faculty and Students of the PRACTICAL EDUCATION INSTITUTE, held April 1, 1909, the following Preamble and Resolutions were adopted:

WHEREAS, It has pleased Divine Providence to remove from our midst our student and classmate, Ralph J. Neyer, and

WHEREAS, By his death, we, the Faculty and Students have lost an active and effective worker and a warm-hearted and enthusiastic friend, be it

Resolved, That we, the Faculty and the Students of the PRACTICAL EDUCATION INSTITUTE in special meeting assembled, do hereby unanimously express our deep sorrow at the untimely death of our pupil and classmate, whose genial and sunny character, and whose unswerving loyalty were not less evident than his conspicuous and exceptional ability; and further be it

Resolved, That we tender to the parents of our deceased pupil and classmate our deepest sympathy in their bereavement, and further be it

Resolved, That these Resolutions be spread in full upon the minutes of the college and that a copy thereof be transmitted to his bereaved parents.

W. R. WAGENSELLER, *Principal*,
C. C. MYERS, *Vice-Principal*,
H. F. C. KRAMER, *President*,
MISS BERYL TOWNSEND,
MISS ANNA DAVIS,
MISS ETHEL KIRK,
MR. HERMAN WEINSTEIN,
MR. CLARENCE SHELDON,

Committee.

When we assist you least, we aid you most—we're teaching you self-development. It's kinder to kick than to coddle you, because it gives you a chance to kick back and every time your kicking is harder, you gain additional belief in your own power.

The Shorthand Department

By MISS CORA C. MEYERS, PRINCIPAL SHORT HAND DEPT.

OF the making of books on Phonography there is no end, but of all the systems that have been invented and compiled, the Benn Pitman system is the most widely known and used in the United States, and the lessons which have been compiled and which will be given in this magazine constitute the *shortest road to the end—for there is nothing given that must be discarded for shorter outlines later.*

ONCE LEARNED, ALWAYS LEARNED.
NO CHANGE IN OUTLINES.

The most essential wordsigns are given first and repeated so many times that they will be learned whether you will it so or not.

Since the invention of Phonography thousands of young men and women have risen by its aid from the drudgery of poorly paid positions to places of high honor and large salaries. *What has been done can be done again, and by you.*

Why keep on earning seven dollars a week when with comparatively little outlay of time and money you can earn from \$12 to \$25 a week?

Many clerks in stores and workers in factories, after many years of hard, conscientious work, receive only \$8 a week while *stenographers*, by diligence, receive that amount within a few months' time—and often begin work at that salary.

It is never too late nor too early to begin the climb toward something better. Why not begin now?

If you cannot see your way clear to devote your entire day to the study of stenography, why not give a small part of your evening to it? The study itself is not difficult—it all depends upon whether you want to try hard enough for *something better than you have.* You learned your alphabet in school when only six years of age. You surely can master *this* alphabet now.

Here is a little beginning for you. Try to learn these consonants and read the sentences before you receive the next copy of our magazine.

Phonography is the art of writing according to *sound*, therefore you will find no silent letters represented in any word.

ALPHABET

The following consonants are written *down*, that is, they are written with a downward motion:

p b t d

Words like *chair, choke, poach* and *much* must be written with the two letters "ch" represented as one consonant or there would be little time gained in the writing of them in shorthand. The consonant representing the sound is "chay" and is written

/

Its heavy mate is called "j" and is written

/

In Phonography the words *cat, kite, cap, Kate*, have the first letter represented by the same consonant, *—* "kay", which is written from left to right. Its heavy mate is called "gay" and is written

—

What are the straight stroke consonants?

p b t d chay j k gay

Let us look at the curved consonants. They are written in the same direction.

f v th the s z sh zh

Words like *think, thank, youth, path*, have the "th" represented by the consonant "ith".

These letters also represent particular words because they are found in the words which they represent.

Study the following:

\ <i>pay, up</i>	\ <i>for</i>
\ <i>be</i>	\ <i>have</i>
<i>it</i>	(<i>think</i>
<i>day, do</i>	(<i>they, them</i>
/ <i>which</i>	) <i>say, so</i>
/ <i>advantage</i>	) <i>was</i>
— <i>come</i>	) <i>shall</i>
— <i>go, together</i>	) <i>usually, usual</i>

Read the following sentences. Notice the peculiar period and the interrogation point. They will be explained in next issue of THE PRACTICAL WORLD.

- | | |
|--------------|----------------|
| 1. x | 6. /) \ x |
| 2. \ x | 7. — \ (x |
| 3. / \ (x | 8. ((() — x |
| 4.) (— x | 9. \ (— x |
| 5. () — — x | 10. () \ x |

Mr. Charles M. Schwab Says:

"The highest paid labor is the cheapest to the employer. The man who is employed at a cheap wage goes slowly and makes blunders. He cannot compete with the man who thoroughly understands his business. The skilful workman makes the most money for his employer. It is true that we pay our workmen more money than other nations, but you always have to pay the skilful workman the highest wages."

The price paid is not so much to be considered as the results obtained in return for the salary. Measured by this ratio, skilled American labor, instead of being the dearest in the world, is really the cheapest.

THE BEST EDUCATION FOR BUSINESS

The education which shall fit men for the business of the future must be one in all its lines that shall show the young men of the country that moral character, that essential responsibility that is connected with the possession and use of money. The children must learn from their early years what their fathers are slowly and gradually learning. We are told and told rightly, that each new generation is on the basis to which its fathers have lifted it. We have lifted ourselves—are still lifting ourselves to this sense of moral responsibility. Now, the great defense of our existing social life, that which protects it against the dangers of revolutionary socialism, is the recognition by the leaders of commerce of the fact that money-getting is not a means of avarice, but a means of power to be used by others.

That education is best and highest which most fully brings home to the boy, by illustrations of history, by inspiration of literature, by the teachings of the every-day life of the present time, that none of us liveth for himself; that possession means power and that power means duty.

Whatever form the education of the next generation may take—and there are many unsettled questions before the work of our colleges—of this one thing we may be sure. They will and they must educate men to take the leading places who will have from the beginning the conception which has been attained in business life of business success as a trust, of power and influence in the country as a duty to the country and to God.

—President Hadley, of Yale.

Stepping Stones to Higher Positions

1. Your time in the office belongs to your employer; *do not waste it.*
2. Your employer trusts you with his business letters; *forget their contents when you leave the office.*
3. If you have work to finish, even though it is five o'clock, *finish it.*
4. *Be punctual.*
5. Cultivate a cheerful manner.

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M.

IF those young men and young women, who are about to decide on that education which will best fit them for their life work, should glance over the early history of our foremost men of the present day, they could not help but see that the early preparation for business was the one great thing which acted as a base upon which success was built. These men, by using this training to its fullest capacity, made for themselves names, which at once bring to our minds colossal fortunes. It was the few months instructions at a Cleveland Commercial School which gave Rockefeller those rudiments of business which enabled him to start his eventful career as an assistant bookkeeper.

Cortelyou climbed to the position of Secretary of the Treasury of the Roosevelt Administration through the chances received on account of his knowledge of shorthand and typewriting.

Chisholm, President of the International Paper Co., made his start toward business success by attending the evening classes of a Toronto Commercial School. And in continuing our search, we find that it has been the training received from the same kind of schools, which has been used by most successful men as a stepping stone to the positions which they now occupy. Of course, we cannot take from this that the knowledge of book-keeping, commercial arithmetic, and branches of a similar nature is a sure guarantee of a successful career, but of this one thing we may be sure, and that is, if used rightly, it can be made a lever which will pry open many a door, otherwise tightly closed to those seeking admission. It places the young man, possessing such knowledge, at the very heart of the business, giving him a chance, not only to see the workings of the great machinery in motion, but to actually take part in them, instead of viewing them from the outside. He is learning the "ins and

outs" of the business, not as a looker on, but as a helper, and he is thus getting, if he is attentive to his work and surroundings, a training which will some day place him in a position, not to be directed, but to direct. The old adage, "There is always room at the top," is just as true to-day as it ever was, even though we hear the expression, "The book-keeping and stenographic professions are over-crowded." The great industries, and there are many of them springing up each year, are looking for good men and women just as much to-day as in the past and there are equally as great chances of success now as at any time in the history of the world. It is, however, the trained men and the trained women who get the preference.

In this great commercial age, though, it is not only the commercial man who should have the business training but the professional man as well. Many times we have heard expressions similar to these, "Yes, he is a good preacher but he is a very poor business man" or "He is a good doctor but has no idea whatever of business." All of which proves to us that the people in general are realizing more and more each day that the way to attain financial success is to get a working knowledge of the elements of a commercial transaction. A young man may study law and by so doing waste his time and money because he was not "cut out" for a lawyer; he may graduate from a medical school and prove a failure as a doctor; he may attend a theological school and not succeed as a preacher. He may pass through life without pleading a case at the bar, without ever attending a patient or without preaching a sermon, but he can never pass through life without, at some time or another, transacting business. The commercial man can get along very well without the professional education but the professional man would be able to almost double his success if

he has a commercial training as well. Henry Ward Beecher says, "Whatever avocation you may choose as your life work there can be no question that the first step is to attain a practical business education. This will be available in any calling. By all means, go to a good business college."

A FEW TEST ENTRIES

One of the things which seems to puzzle, not only the beginner but oftentimes the experienced book-keeper, is the entries to the ordinary draft as used in business, and in order to give our readers a chance to test their own knowledge of this stumbling-block, we are giving here a few transactions which will bring out the majority of the entries involved.

In working out the following, write in Journal form the entries which each party would make in his books in the order in which the names appear.

Jan. 12, 1909. Dilworth Bros. drew draft on Henderson & Co., at 90 days after sight in favor of Charles P. Wilson for \$840, which draft was accepted Jan. 15th.

Jan. 31, 1909. Charles P. Wilson transferred the draft to R. A. Walters on account less discount to maturity.

Feb. 20, 1909. R. A. Walters transferred the draft to Henry & Co., less discount to maturity in payment of bill on which a merchandise discount of 3 per cent was allowed on amount paid.

Feb. 26, 1909. Henry & Co., transferred the draft to Dilworth Bros. less discount to maturity in part payment of bill of merchandise of \$1500 on which merchandise discount of 5 per cent. is allowed.

Have you met, in your regular work or elsewhere, any unusual problems in arithmetic or transactions in book-keeping that would make a good "teaser" for others to study out? Just send them in and see how many kinds of answers we can get.

It is not half so much trouble to do a thing right as it is to explain why you did it wrong.

THE MAN WHO DOES

Say,
Do you know the kind
Of a fellow who's
Just the world's mind?
'The kind the world can't lose?
The kind folks enthuse over?
And take off their hats to?
Why, it's the man *who does!*
Not the man whose grandpa got there;
Not the fellow who would
If he could;
Not the gentleman who's going to do
Some day
But the-man-who-does now;
To-Day!
No sitting around
Waiting
About him;
No expecting something to happen;
No looking for something to turn up.
No, Sir!
He calls the turn
And turns 'em.
He takes off his coat
And doesn't care
If he starts a little sweat.
He doesn't need a big
Brass-buttoned copper
To tell him to move on;
He keeps the procession
Humping
To keep up with him.
He's not only in the push,
But he *is* the push.
And say!
The way
He makes things come
And business hum
Is a caution.
The way the world
Takes that fellow up
And is good to him
Makes your heart glad.
He's all right.
He greases the wheels of progress
And keeps the world spinning round and round.
And that's why I say
Here's to the man who—DOES. Good for him.

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST

TO the average business person it is hardly necessary to discuss the relative commercial value of business writing as compared with other subjects of learning. Feeling, though, that many persons uneducated in penmanship are likely to be interested in this course of lessons, we will say there is no other one subject that will do so much for you in the clerical field as good writing. It is in itself the best recommendation any young man or young lady can have. Good writing usually gives the applicant a chance to show how well he or she is qualified for the opening as it invariably gets the position.

MATERIALS.

Get the best, as poor material produces unsatisfactory results. Use a good writing fluid that flows freely. Get good ruled paper, not necessarily heavy, but of hard, smooth surface. Foolscap is considered good size. The penholder should have a cork or rubber tip. Do not fool away your time with a metal or small holder nor with a fountain pen. A good medium pen, not too fine, should be used. As soon as it scratches, use a new one.

POSITION.

Sit squarely in front of the table, the top of which should be about thirty inches from the floor and twelve inches from the seat of the chair. Have both feet flat on the floor, the left slightly advanced. Hold the body nearly erect, bending a little at the hip, leaning slightly towards the left, thus throwing the weight of the body on the left arm which gives the right arm an opportunity to work freely. By studying Fig. 1, you will be able to acquire a good position.

MOVEMENT.

It is now conceded by all noted teachers of penmanship that muscular movement is the foundation, the one essential element above all others, necessary to produce practical writing. It utilizes all the muscles of the arm and has

two rests on the table, the one being the last two fingers of the hand, and the other the large muscle below the elbow. It is and always will be rather hard for one who has been accustomed to a cramped finger movement to break away from it and write with ease and freedom, and if one has acquired the vertical style of writing, the task will be doubly difficult. Do not be discouraged, others have overcome it, and so can you. In acquiring this movement you will at first think your writing is getting poorer instead of improving, but keep at it for you are breaking up habits of long standing and acquiring in their place new ones, all of which can not be done at once.

HOW TO ACQUIRE MUSCULAR MOVEMENT.

By closing the hand tightly and making a fist of it you will find that it can be moved forward and backward while resting on the fleshy part of the arm. Practise a few motions in this position. Now take the penholder and adjust it carefully in the hand as shown in Figure 2.

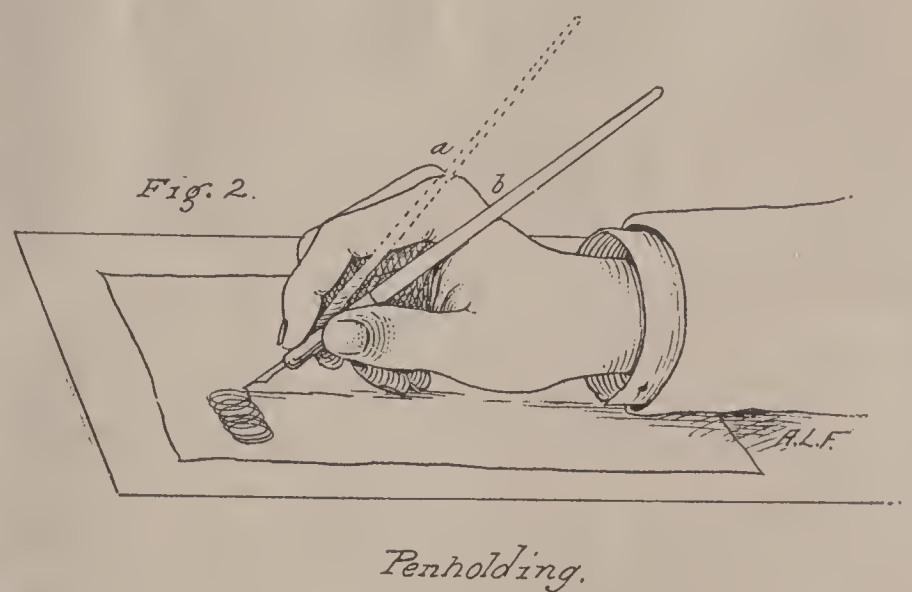
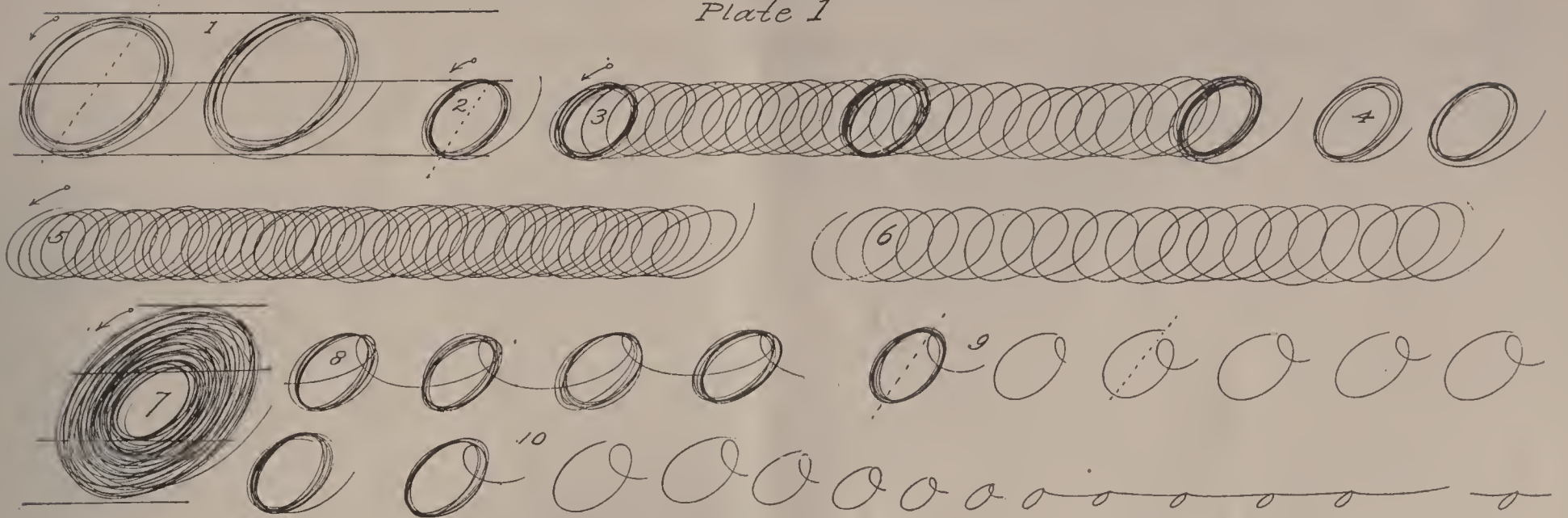
The weight of the hand should center on the nails of the third and fourth fingers, the wrist being free from the paper, the penholder pointing towards the right shoulder.

With everything in position, as described above, try Exercise 1, making it two spaces high. Strike out boldly, move rapidly and without bearing on the pen. Be careful to see that the whole hand moves as a unit, sliding on the nails of the third and fourth fingers, the motion coming from the upper arm. Make page after page of the different exercises, using the copy as a guide for size and slant. Keep the lines compact. Do not be content with anything less than perfection. By following the above instructions you will lay the foundation for successful penmanship. Exercises 3, 5, 6, and 8, should be continued across the paper without lifting the pen.

(To be continued in the next issue of THE PRACTICAL WORLD.)

Business Writing Department.

Plate 1



TEN BUSINESS COMMANDMENTS

1. Thou shalt not wait for something to turn up, but pull off thy coat and set to work.

2. Thou shalt not go about thy business looking like a "bum," for thy personal appearance is thy best letter of recommendation.

3. Thou shalt not try to make excuses and rebuke those that chide thee.

4. Thou shalt not wait to be told what to do.

5. Thou shalt not fail to maintain thine own integrity, or do anything which will lessen thine own self-respect.

6. Thou shalt not covet another fellow's job, nor his salary, nor the position which he has got through hard work.

7. Thou shalt not fail to live within thine own income.

8. Thou shalt not fail to blow thine own horn on the proper occasion.

9. Thou shalt not hesitate to say "no" when thou meanest "no."

10. Thou shalt give to every man a square deal. This is the last and greatest commandment, and there is none like unto it. Upon it hangs all the law and the profits of Business.

—Penman's Art Journal.

Our Publicity Department

THE school that teaches you and trains you and develops you mentally and makes you able to do your part in the world,—to meet successfully all competition and measure up with the best of men and women, is a good school, isn't it? But the school that does not only this but in addition places you right where you can use your newly acquired ability and begin to draw a good salary, and then stands by you and behind you until you are able to stand alone and are on the straight road to business success and independence, is a better one, isn't it? And that's just what the PRACTICAL EDUCATION INSTITUTE does for its students. It teaches them first, and then places them right where their training has an immediate money value. This is done through our Publicity Department.

And this department is open to help, not only to our own students, but all well qualified young people who are out of employment. It is the business of this department to bring together the employer in need of help and the employe seeking employment, and we do this without charge to either party.

So numerous are the calls on this department for well-trained and competent young men and women that we frequently are compelled to advertise for bookkeepers and stenographers to fill positions which come to us unsought from business houses that learned to know the kind of people we recommend to them.

The following list of students and others who have been placed with responsible firms during the past few weeks, by our Publicity Department, gives some idea of the activity of this department and the number of calls we are having for PRACTICAL EDUCATION INSTITUTE trained people:

Name	Employed with
George H. Farmer.....	Col. Hodson
Sarah Robinson.....	Edison Portland Cement Co.
Joseph A. Murphy.....	Pennsylvania Salt Mfg. Co.
Mary Warren.....	L. Boylan

Charles Stephany.....	Chester Shipping Co.
Emma Hanford.....	Shyrock Brothers Box Co.
Maurice Levin.....	Lanston Monotype Co.
Catherine Gritzner.....	Ross D. Breniser Co.
Benjamin Biron.....	Anderson & Jansson
Bertha Jessum.....	Henderson Brothers
Anna Maguire.....	Ware Brothers Co.
John Maraffi.....	Schoenberg & Mallis
George Durian.....	Singer Sewing Machine Co.
Joseph Kennedy.....	Philadelphia Belting Co.
Norman Henry.....	Singer Sewing Machine Co.
Mabel C. Emery..	Penna. Sanatile Wall Covering Co.
Alberta C. Rowan.....	Franklin Chemical Works.
Clara Yantis.....	Berg Brothers
Walter N. Russell.....	Philadelphia Chain Works
Nettie Smith.....	Dubbs, McCoak & Raken
Anna McMahon.....	A. J. Edwards
B. Lebovitz.....	M. W. Beckhardt
Margaret J. Reid.....	Hire's Root Beer Co.
Ellen Hayes.....	Ferris & Leach, Publishers
Isabel D. Ross.....	Tuberculosis Exhibit
D. G. Emtage.....	Great Bear Water Co.
Mary McCauley....	Carroll Lukens Paper Tube Co.
Mary Ford.....	L. Boylan Real Estate Co.
G. W. Brown.....	Great Bear Water Co.
Edna Cashner.....	Electrical Instrument Co.
Ruth Cleeland.....	Inland Type Foundry Co.
H. W. Grant.....	Clad & Co.
Charles Houseman.....	Great Bear Water Co.
Florence Kennedy.....	Mr. Dougherty
Anita Davis..	DeZang Standard Optical Instrum't Co.
Joseph Mickey.....	Giese Mfg. Co.
Clara Hopkins.....	The Rose Frame Co.
William Lilley....	Heralds of Liberty Insurance Co.
Helen Gunderson.....	Franklin Chemical Works
Bertha Howard.....	M. Drovinn
E. E. Murphy.....	Dixon Crucible Pencil Co.
Ella Conover.....	Bell & Son, Real Estate
Rena Sullivan.....	Horace D. Reeves & Co.
Anna Henry.....	Bell Telephone Co.
H. K. Edwards.....	Felix Isman, Real Estate
Mary Egan.....	Richmond & Co.
Ethel Peck.....	P. A. Sorenson
Bertha Allen.....	General Accident Assurance Co.
Iradell Morgan.....	Chilton Printing Co.
Rebecca H. Leonard.....	Whiting Lumber Co.
Sarah Dailey.....	Hires Root Beer Co.
Catherine Gritzner.....	Ross D. Breniser Co.
Blanche E. Kelly.....	Carroll-Power Co.
Lillian Anderson.....	DeKinder & McNeal
Ethel D. Byrne.....	Sees & Faber

3210 Monument Ave. Phila. Pa.
Jan 16, '09.

Practical Education Institute,
Employment Dept.,
13" Market St.
Phila.

Gentlemen:-

I write to thank you
for placing me in a position
with the Hanston Monotype
Machine Co., 1231 Callowhill St.
Not being a graduate of your
school I appreciate this
so much more, and assure
you that should the opportunity
present itself, I will try to
help your school in every way
possible.

Again thanking you,
I am,

Respectfully Yours,
Maurice Levin.

Some Features that Make the Practical Educational Institute an Ideal School

LOCATION

THE PRACTICAL EDUCATION INSTITUTE is located at Market and Thirteenth streets, in the Colonial Trust Co. building, one block from either the Reading or the Pennsylvania terminals, and all trolley lines either pass by the door or come within a block. The subway entrance is in front of the door, making connection with all parts of the city easy and direct. The street corner and all connecting streets are brilliantly lighted at night and students do not have to pass through any unfavorable neighborhood or undesirable conditions.

EQUIPMENT

ALL departments are furnished with the most modern furniture and apparatus designed and built to order and specially adapted to the demands of practical instruction. Individual desks for students, complete office fixtures for the business practice department, drop-head oak typewriter desks, a large assortment of the most generally used standard typewriters, billing and adding machines, and filing systems, make up an equipment for practical work that is complete and familiarizes the student with every detail of office work and routine. A complete private telephone system connects the school and all departments with both the Bell and Keystone phones.

SANITARY CONDITIONS

THE sanitary conditions of the school are as nearly perfect as can be devised. All the rooms are outside rooms and each window is equipped with the most modern and improved fresh air ventilators, giving an abundance of fresh air and natural light and furnishing working conditions unusually satisfactory and healthful. At night the rooms are lighted by the latest improved Tungsten electric lights, which are so distributed that there

is a smooth, even light, entirely doing away with the hard glare and uneven light of the arc lamps which are used in the majority of schools.

INSTRUCTION

THE courses of study cover thorough instruction in all the commercial and shorthand branches, and equip the student mentally to do satisfactory work in any office or clerical position. All students are given an examination on entering in order that the proper work may be assigned them that they may progress as rapidly as possible. Our system of instruction is such that each student constitutes a class by himself, receiving the individual attention of his teacher, so the slow students are not unnecessarily forced ahead nor the more rapid workers held back. The students are trained to do exactly the kind of work they will have to do in a business office and can step directly from the school to the office and give immediate satisfaction to the employer. Only expert instructors are employed, who know the subjects they teach and can do the work they train others to do.

ADVANCED SPEED CLASS

FOR the benefit of those who wish advanced work in shorthand and typewriting we conduct a special speed class, where instruction is given in all the technical features of shorthand that lead up to the highest speed and the most comprehensive knowledge of business dictation of every character. A few weeks in this class has, in many cases, meant an increase of several dollars a week in the salary of the stenographer and will certainly enable you to do your work with greater ease to yourself and satisfaction to your employer. It will pay you to take it, won't it?

Our Correspondence Course

THERE are many who feel that they need a much better education than they now possess and who would gladly attend college if possible, but who find it impossible to spare either the time or the money necessary to complete a course in school. There is no reason to be discouraged by such a condition as it only serves to bring out the determination to succeed and to develop the manhood or womanhood of the one so situated. It is now possible for the student at home to secure just the same training as the student at school and be at absolutely no expense except the cost of tuition, and all the while going on earning just the same as before.

This is made possible by our mail course, in which we give instruction in all the branches taught in the regular college course, and enable you, no matter how deficient your education may be, to become a thorough master of whatever course you may select to pursue.

If you wish to study shorthand and type-writing at home, we have a course of lessons that will meet your requirements exactly and make you a proficient and rapid writer of shorthand and operator of the typewriter. Your lessons will be furnished you as rapidly as you can master them and your work will be carefully corrected and reviewed by an expert stenographer and teacher, until you understand each principle thoroughly and are ready to undertake the next. Your rate of progress will depend entirely upon the amount of time you can give to the study, but we will stay with you and help you until you are thoroughly proficient and qualified to do good work in any office. And then you will have our influence in getting a satisfactory position just as soon as you are ready for it.

If you wish to study the commercial course, you will find our course of instruction exactly fitted to the demands of the times and that it will give you a thorough working knowledge

of just those things that will be of most benefit to you in any career and that have a definite money-earning value in any business office.

If your early education has been neglected and you now find that you must have a better knowledge of the ordinary English branches to enable you to fill the position in life you wish to fill or to hold the position you now have, we will give you instruction in the elementary branches, teach you how to use good English, to write a plain and easy style of penmanship, to compute interests and discounts and other every-day arithmetical problems,—in fact, we will give you instruction in whatever branches you may desire to supplement your early training or lead up to a more thorough and technical course in the future.

If you are a young man just entering business for yourself, but have no knowledge of the laws governing business transactions, we will give you a course in Commercial Law that may mean thousands of dollars to you in the future. It is absolutely unsafe for a young man to enter business life without a general knowledge of the laws governing contracts, negotiable paper, guaranty, common carriers, and the like, and our course covers all these, and all other points of general interest and importance to the young business man.

Write us in regard to whatever studies you are interested in. If you wish to take up just one branch or an entire course, we will make satisfactory terms with you and give you the instruction and attention you desire. Our work in this course is just as complete as that done in the school room and we issue our regular diploma to all completing either prescribed course. We also use our influence to secure positions for our correspondence students, just the same as for those in actual attendance at the college.

THE CIVIL SERVICE

HERE is no surer road to an independent position and a good salary than in the service of Uncle Sam. He demands good service but he pays good wages and when your name is once entered on his payroll you do not need to worry about your next "job". You have a life position if you want to hold it. And not at \$7 a week, either. The government never asks any one to work for it for starvation wages. As a stenographer you start at \$900 and have a possibility of reaching a \$2,000 position, if you can do \$2,000 work. As a bookkeeper or accountant, you start at the same salary and may reach a position paying \$2,500 or more. And the entrance examinations are not difficult. We can so train you, either in school or by correspondence that you can easily pass the required examination and immediately enter upon a life work amid the most pleasant surroundings, with short hours, long vacations and splendid salaries and with unlimited possibilities for the future. If you are ambitious to see the world and will take an appointment in either the Philippines, Hawaii or Porto Rico, your salary will be even larger than those mentioned, beginning at \$1,200 per year.

You who are undecided as to your future career, try this way. Uncle Sam requires nearly 50,000 new employes each year and as these appointments are all under the civil service rules, the one who makes the best showing on examination is the one who gets the first appointment.

We will train you for bookkeeper, accountant, stenographer, typewriter, clerk copyist, or the railway mail service, and the sooner you begin and the more time you give to the studies, the sooner you will be ready for the examination and the position that follows. The position is sure just as soon as you are able to pass a satisfactory examination. Begin *now*.

Aim at nothing less than perfection. You'll not reach it, but no matter. The effort to reach it will make you more nearly perfect. Create an ideal and strive for it.

IS IT HONEST?

IN their anxiety for business, some of our competitors offer a trial course of a month or two, free of charge. We do not desire to comment at this time on the violation of good business ethics involved in this affair, but to call attention to certain pedagogical results that are sure to follow. The teachers are generally informed that the pupil is on "probation" and therewith put him on a "milk diet." Instead of requiring him to exert himself as he should, but little effort is required of him. They strive to make his work easy so that he may enjoy every moment of it. The teachers see to it that he does not approach the limit of his powers of perseverance for fear that he may become discouraged. He is flattered on every possible occasion that he may think he is progressing rapidly whether he is or not. Teachers do much for him during the probationary period that he must do later, and that he should do at the beginning.

However, it is our opinion that we have suffered nothing whatever from such maneuvers as this, for we feel it is the same old story of "baiting your hook for fish and catching suckers," for people who are so destitute of reasoning powers as to be caught by such false allurements as these, are usually, if not always, wanting in the qualities that constitute success and in the end the poor record made by such students is such as to add to the already poor reputation of the college.

THE SALE OF TIME

A GROCER who sells a dozen eggs and delivers only eleven of them, is popularly held to be a thief. A milkman who tells you his milk is pure when he knows it is one-fourth water is generally conceded to be a liar. When such men are caught they are usually given the proper punishment. The theft of time is just as important a matter, for when a clerk sells his time at so much per week for ten hours a day, the only honest course for him to pursue is to deliver ten hours, and not nine and a half, and to employ the ten hours upon business matters exclusively. Anything short of that is theft.—*Business Monthly Magazine*.

THAT BOY OF OURS

Will some day, we hope, be a man. He will be one of the many millions that carry on the work of the world. He will either be a great worker, exerting an influence for much good in the community; a medium worker, neither helping nor hindering human progress; or a social and moral 'dead weight, whose existence will be a constant menace to the best interests of society. In which class will that boy of ours take his place? *In the one for which we fit him.* We should appreciate the grave responsibility resting upon us in deciding how we shall best qualify him for the work of life that is before him. A piece of steel, no matter how fine may be the quality and temper, may be shaped into a common, dull spade, or a fine, sharp, scientific instrument; and that boy of ours, by means of education, may be made one of the shining lights of society, or a dull, plodding tool, with no higher aspiration than to eke out an animal existence.

From the same material one builds palaces and another hovels.

CAN YOU ADD?

ONE of the simplest, and yet the most important thing a bookkeeper has to do is to add correctly and rapidly. You go to a business office and apply for a position and in many cases you will be given a long problem in addition which must be solved quickly and accurately. And if you fail in this one thing, your application is not even considered for a moment. We do not hesitate to say that the ability to add rapidly and get correct results is worth more to the aspiring young bookkeeper than any other one feature of arithmetic.

We drill our students on rapid addition and multiplication until they reach a rate of speed in many cases that would not be believed nor understood by one who had never seen it accomplished. Constant practice according to correct methods will enable a bright student to handle figures with wonderful rapidity and we pay particular attention to development along this most important line.

THAT GIRL OF OURS

BY acquiring the accomplishments of the fashionable belle—dancing, music, painting; by silly chatter and elegant clothes—may attract the attention and join the fortunes of some worthless prig, or possibly of some worthy and promising young man, or she may be destined to the life of a struggling old maid. In any event, if her other accomplishments are supplemented by good penmanship, skill in bookkeeping, shorthand and typewriting—whatever fortune may betide she is fore-armed. A wholesome spirit of independence springs from her ability to support herself. She will "think twice" and not rush thoughtlessly into an undesirable marriage simply for the sake of shelter and food. She can assist and counsel her husband in the mad struggle for wealth. We might leave her a few thousand by insurance, but extravagance or the despicable rascality of some guardian or husband can soon make away with our thoughtful provision. Death may leave her a widow, possibly with children to provide for. That girl of ours should have the safeguard of a practical and thorough knowledge of business and business laws. Let come what will, if she takes a course in the PRACTICAL EDUCATION INSTITUTE, she will be prepared to make her own living.

BEGIN OUR LESSONS WITH THE FIRST ISSUE

We want our readers to take an active interest in the lessons we are publishing in THE PRACTICAL WORLD. If you are not already a student of shorthand, study the lessons and write the exercises and send us the results. We will gladly offer any suggestions we think necessary, and correct any errors in your work. Also practice the Penmanship copies and send us samples of your work from time to time. Our pen artist will criticise the work and tell you just where you need most practice to develop a good business style of penmanship. Then study our bookkeeping transactions and see if you cannot get an understanding of the principle of bookkeeping and a knowledge of accounts that will be of great help to you.

A LESSON FROM THE "PANIC"

TWO years ago every one who could do even ordinary work was employed. Business was "booming." Money was plenty and wages were high. The business man was full of confidence for the future and did not hesitate to invest his money freely and to employ help generously.

But the crash came. No matter what caused it, it came. Business was at a standstill. Unemployed labor went begging for something to do. Salaries were cut and working forces reduced. Expenses were diminished in every possible way.

WHO SUFFERED FIRST? The man who could be most easily spared. The man whose services were worth less than his fellow workman. He is always first to go. The man who had made himself so useful in his position that the house *could not afford* to dispense with him was retained, even at a temporary loss.

And now that business is getting back on a normal basis again, and employes are once more calling for office help; who is the one who is wanted now? The one who can do the most work and do it in the most satisfactory manner. The business man has learned his lesson from the panic, and learned it well. Have *you* learned *yours*?

Have you learned that you cannot hope to secure employment in any department of labor unless you are better equipped than the other person who is after the same "job"? Have you learned that, with a limited ability or inferior training you are the first to be called upon to step down and out the last to be placed upon the pay-roll again in time of plenty? Have you learned that, if you are only a book-keeper or only a stenographer and there is a good position open, the one who is both book-keeper and stenographer will surely get the place? Has it been impressed upon you that in your present condition and with your present knowledge of business your services are practically valueless to an employer, and that you can only hope to secure employment at menial labor and in competition with the masses?

If you have learned this lesson and learned it well, *what are you going to do about it?*

Are you going to remain just where you are, and as you are,—and take the chances, or are you going to make sure that in the future you will be worth something to somebody,—that when the next time comes for cutting expenses some one else will have to suffer, but when the manager is looking for some one to fill a higher position, your name will be the first he thinks of.

You must meet the conditions and demands of the times, or make room for those who will. There is no use trying to call yourself a business man or woman, and know that you cannot make good your claims by doing the work required of a business man. It does not pay to be a follower when you can just as well be a pace-maker. If you will learn this lesson from the now fast disappearing panic, it will be worth many times its cost to you, in both dollars and satisfaction.

SELECT YOUR OWN STUDIES

While we have regularly organized courses of study, each leading up to graduation and a diploma from some department, we willingly give instruction in whatever branch or branches you may desire. If you wish to study penmanship, arithmetic, English, commercial law, letter writing, or any other single subject, we will gladly enroll you and give you just the same attention as though you were pursuing the entire course. Does this interest you?

WHAT WE ASK OF YOU

WE bid for your business solely upon the merits of our institution; and we earnestly insist that every one who contemplates taking a commercial or shorthand training, owes it to himself to make a thorough, rigid and exacting investigation of this, and every other college, before enrolling. It is only good business for you to do this and after this investigation we are willing to abide by your decision. By such a procedure you have everything to gain and nothing to lose.

If you can't do a thing well, don't do it at all. There is no success without thoroughness.—Farrington.

Hours of Instruction

Day Sessions: 9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions: 7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year; students can enter any time. Personal instruction, modern equipment.



Holidays

School sessions are not held during Christmas week or on legal holidays.



Rates of Tuition

DAY SESSIONS

One month in advance\$12.50

Six months 67.50

One-half on entering, balance beginning of second month.

Ten months 111.00

One-third on entering, one-third beginning of second month, balance beginning of third month.

NIGHT SESSIONS

One month in advance \$5.00

Nine months 40.00

Five payments of \$8.00 each, one month apart. First payment date of entering.



Text-Books and Stationery

Text-books and stationery may be purchased by the student as needed. The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50.

The cost of all text books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00.

The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note-books, pencils, pens, etc., may be purchased at the stationery room of the school or at any stationery store.

Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and of course purchase only the text-books and materials needed for the studies they select.

A Competent
Stenographer
Clerk
Bookkeeper

Can be secured on short notice

Through our thoroughly organized publicity department, we keep in touch with experienced persons, which enables us to immediately fill any position from *BEGINNER TO EXPERT*.

**Absolutely No Charge to Either
Employer or Employee**

Multigraphing, Copying, Mimeographing, Address-
✂ ✂ ing, Typewriting, Mailing, Etc. ✂ ✂

MACHINES OF ALL KINDS TO RENT

Practical Education Institute
(INCORPORATED)

COLONIAL TRUST COMPANY BUILDING
MARKET AND THIRTEENTH STREETS

Keystone Phone, Race 1781

Bell Phone, Filbert 3839

THE
PRACTICAL
WORLD

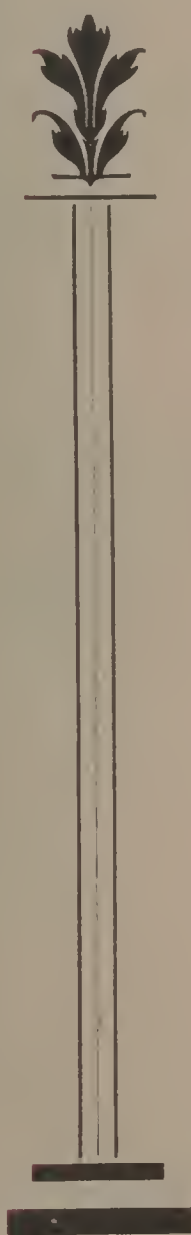
Vol. 1

PHILADELPHIA, PA., APRIL, 1909

No. 2

CONTENTS.

	PAGE
What is an Education?.....	1
Success a Mathematical Proposition.....	2-3
Make Good.....	3
The Man From the Crowd—Editorial....	4
A Start in Life—Alumni Association.....	5
Engrossing	6
Young Blood Wanted.....	7
Shorthand Department.....	8-9
Typewriting Department.....	10
The Man Behind.....	11
Commercial Department—Card Writing.....	12-13
Cut of Com'l. Dept., Practical Educa- tion Institute.....	14
Course in Lettering and Show Card.....	15-16-17
Publicity Department.....	18
Advertisements	19
Correspondence Course.....	20
If You Are Not Succeeding.....	21
Penmanship Department.....	22
A Profitable Investment.....	23
Information Bureau.....	24
Classified Advertisements.....	25
Letters	26-27
Business Shortcuts	28
Advertisements	29
Synopsis of Courses of Study.....	30
Special Offer.....	31
An Invitation.....	32



Officers of the Practical Education Institute



H. F. C. KRAMER, President

V. O. LAWRENCE, Vice-President

Vice-President Textile National Bank. Treasurer Franklin Chemical Works.

GEORGE W. BOGGS, Secretary and Treasurer

Treasurer Thos. Boggs & Sons, Model Carpet Mills, Second Street and Allegheny Avenue

Board of Directors

H. F. C. KRAMER

V. O. LAWRENCE

GEORGE W. BOGGS

CHAS. H. PASCHALL

Pres. Am. 3-Way-Prism Co.

WM. BUSH

Attorney

Faculty

W. R. WAGENSELLER, A.M., Principal

C. C. MYERS, Vice-Principal

Assisted by

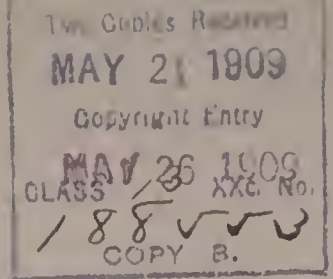
E. I. FISH

L. A. SHIVELHOOD

D. E. WALSH

C. E. KINSELL

A. L. FISCHER



THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, APRIL, 1909.

No. 2

WHAT IS AN EDUCATION?

By C. C. MARSHALL, in *American Penman*

I AM going to run the risk of your accusing me of "commercialism" by saying that in my humble opinion, no form of education can be commended in this practical age, unless it has the effect of raising one's salary. This, of course, does not mean that one should learn nothing but what is of immediate use in money getting. There is much knowledge that adds to the joy of life, but which is not immediately convertible into dollars and cents. By the expression, "an education," I include the whole body of knowledge and training with which a human being ought to be equipped when he faces the world at, let us say, the age of twenty-one years. If such a person is not able to support himself, fully, and earn besides a surplus for the support of others, his education has been more or less a failure, no matter how many colleges he has been "through" or how many degree letters he may be able to write after his name. On the other hand, no one can justly be called "uneducated" who has the skill or capability to take care of himself by honest earnings and hand down a surplus to posterity. Be it noted that I mean *earn* a living, not merely be smart enough to live off the earnings of others. It is not education that enables a burglar, a pick-pocket, a stock gambler, or a trust monopolist to thrive. But the knowledge and training which enable one to paint a picture, build an engine, keep a set of books, set a broken limb, write dictation in shorthand, or sell goods successfully, is education, whether it be acquired in the shop or the college.

The school world has been handicapped by a traditional notion that education implies the learning of things that are not of themselves useful; that it is a sort of elegant luxury for the high-born or well-to-do, and that its chief

value is to distinguish its possessor from those who need to work for a living. But in this democratic land we are coming to learn that the right purpose of an education is to help us work rather than to save us from work.

There can be no nobler aim than to make men and women self-supporting and save them from being incapable do-nothings and parasites. This is why right thinking, practical men regard our good commercial schools with such favor. No other class of schools is so effective in adding to the earning power of the ordinary young man or woman.

Perhaps some of your well-meaning friends have commiserated you, or even sneered politely because you have seen fit to go to a business school rather than to some more "genteel institution," devoted to the "higher culture." But no young person, whether rich or poor, can make a mistake in choosing as first in importance the training that works for self-support. I have not, of course, a word of detraction for the broader learning, but much of this "broader education" spreads out so thin that it is too weak to stand on. Besides, in this age of abundant books, newspapers, magazines and libraries, it is not necessary, as it once was, to go to college in order to be intelligent. Thanks to the prevalence of the printing press and the news-stand, we now constantly rub elbows with plenty of bright and well-read people who are quite as intelligent and interesting as certain high-necked folks who are the proud possessors of a college "sheepskin," and much more useful to society than are these.

Therefore, my young friends, you need not have one minute of regret that you have begun your education at the right end by first learning to do something that will bring you in each Saturday afternoon a good check, and thereby give you the means to buy books and in other ways acquire the broader culture as you go along.

SUCCESS A MATHEMATICAL PROPOSITION

A SCIENTIFIC study of the qualities that go to make up a successful business man convinces us that success and failure are not matters of chance to be decided by fate or destiny and entirely beyond our control, but that we, each of us, have in us the elements with which we may climb to the highest possible attainments or sink ourselves to the level of the drudge, the day laborer or the outcast. In other words, *we become what we will to become*. A correct understanding of ourselves and our abilities, backed by an unflinching determination to make the most of those abilities, will always land us at the top.

Let us study some successful man with whom we are well acquainted. What are his qualities; his strong points? Is he a man with a "grouch," or a sunny tempered man,—one who radiates cheerfulness wherever he goes? Is he a man who is cold and distant or one who grasps you warmly by the hand and makes you feel at your ease at once? Is he a man who is easily led about by others, or one who has a will of his own and always does what his own judgment tells him to be the right thing? Is he a man who is a slave to appetite and habit, or one who is temperate and chaste; whose mind dominates the body and whose judgment controls his every action. Is he a man of weak indecision, never knowing his own mind or able to take a definite stand on any subject, or does he say "yes" and mean "yes" or "no" and all the powers of darkness could not change him. Is he a man you have to watch in all your dealings with him, or a man of honor, whose every statement can be relied upon and whose word is as good as another man's bond?

In short, is not he a man who, having himself fully under control and perfectly understanding himself and his work, and having a positive character and determined will power, is able not only to do the right thing in the right way, but to control others and get satis-

factory results from their labors? You know he is. And that is what makes him the success that he is. And those qualities will make ANY ONE a success.

Now, measure yourself by the same standard and see how nearly you fill up the measure of a successful man. You can be pushing and energetic or slow and dilatory. Which are you? You can be always on the dot or generally behind time. What's your record? You can be self-confident and reliant or dependent upon someone else to tell you what to do. Which fits you? You can treat everyone politely and gentlemanly, or you can be discourteous and gruff. What's your habit? You can be neat and refined, or you can be negligent and coarse in your apparel and your conduct. In which class do you belong? You can be honest or you can be a thief. Which are you? Is not your character in your own hands?

Now, knowing the qualities the exercise of which makes a successful man, why not cultivate those qualities to such a degree that success will be yours and nothing can keep you from it? The positive qualities will build you up mentally, morally, physically, socially and financially, while the negative qualities will destroy your hopes, your ability and your influence and make your whole life spell FAILURE in capital letters. You possess both qualities. Every man who has the ability to choose between right and wrong may become either a saint or a demon. Likewise every man may choose whether or not he will be dominated by the positive qualities,—the success qualities—or whether his influence shall be negative, his ability minimized and his failure certain. The man of strong will, of positive convictions, of clean habits, of honest purposes and of cheerful disposition will win every time and win in just the proportion in which he has these qualities developed.

The reason why success is a mathematical proposition is because for every positive there is a negative and as your positive qualities predominate over your negatives, in just that ratio will your successes be greater than your failures.

Study the accompanying chart; make yourself strong in the positive qualities; learn to understand yourself and your fellow man; follow the principles of right and justice in your dealings, and your success is just as sure as that effect follows cause, or the night the day.

POSITIVE.	NEGATIVE.
Faith	Infidelity
Hope	Despair
Love	Hatred
Conscience	Animalism
Reason	Foolishness
Judgment	Injudiciousness
Memory	Oblivion
Justice	Injustice
Hopefulness	Pessimism
Truthfulness	Falsehood
Industry	Laziness
Courage	Cowardice
Temperance	Intemperance
Prudence	Recklessness
Self-control	Impetuosity
Self-respect	Self-abasement
Self-reliance	Toadyism
Ambition	Apathy
Economy	Extravagance
Enthusiasm	Listlessness
Order	Confusion
Purpose	Indecision
Punctuality	Tardiness
Concentration	Inattention
Knowledge	Ignorance
Health	Sickness
Activity	Indolence

BE A KNOW NOTHING

One of the first things a young office employe should learn is absolutely to forget, just as soon as the office door closes behind him, everything that has occurred in the office during the day. If you carry away with you a memory of the day's business and carelessly let drop something relating to the business in your conversation with friends on the outside, you *may be* injuring your employer, and you certainly *are* injuring yourself, for no one wants to employ a gossip in his office.

It is not at all unusual to hear stenographers discussing their employer's business on the street-cars as they go to their daily work. If the employers were to hear such conversations, there certainly would be a "pink slip" in their pay envelope at the end of the week.

MAKE GOOD

HERBERT KAUFMAN.

Cut out if, could and should
And start in to saw wood.
You can still have the best
Things in life, like the rest
Of the men who've achieved
Just because they've believed
In themselves. You're deceived
If you think fortune comes
With a rattle of drums
And a fanfare of state
To hand *yours* in a plate
That isn't the way
She visits, to-day.
You must get out and rustle,
And hustle
And bustle.
You'll need all your muscle
For you've got to tussle.
Plunge into the fight,
Hit to left and to right,
And keep crashing and smashing.
Don't let up on your striking
Till things meet your liking.
For God's sake stop bawling!
Instead, do some mauling.
Fate scowls when she sees
A grown-up on his knees.
A man with his health
Is a mine jammed with wealth,
Full of unexplored lodes.
Why, the freckled-back toads
Have the sense to keep jumping,
And here *you* are, frumping!
Come, now, strike your gait!
It *isn't* too late.
There's no such thing as fate.
Stop that fool talk of luck!
Get a grip on your pluck
And BUCK.
Begin
To grin—
And WIN.

There is no argument so eloquent or convincing as the record of work well done.

THE PRACTICAL WORLD

For the Discussion of Practical Topics of General Interest

Published on the 15th of each month in Philadelphia

E. I. FISH Managing Editor

PRACTICAL EDUCATION INSTITUTE,
Market and Thirteenth Streets, Philadelphia.

SUBSCRIPTION RATES

U. S. or Canada, per annum, prepaid \$1.00
Foreign Countries, " " 1.50
Per Copy 10

Advertising Rates made known on application.

PHILADELPHIA, APRIL, 1909.

THE MAN FROM THE CROWD.

SAM WALTER FOSS.

Men seem as alike as the leaves on the trees;
As alike as the bees in a swarming of bees;
And we look at the millions that make up the State,
All equally little and equally great,

And the pride of our courage is cowed.
Then fate calls for a man who is larger than men.
There's a stir in the crowd; there's a movement, and
then

There arises the man who is larger than men,
And the man comes up from the crowd.

There's a dead hum of voices; all say the same thing,
And our grandfather's songs are the songs that we
sing.

And the deeds by our fathers and grandfathers done
Are done by the son of the son of the son,
And our heads in contrition are bowed.

Lo! a call for a man who shall make all things new
Goes down through the throng. See! He rises in view!
Make room for the man who shall make all things
new!

For the man who comes up from the crowd.

And who is the man who comes up from the throng?
Who does the new deed and who sings the new song,
And who makes the old world as a world that is new?
And who is the man? It is YOU. It is YOU.

And our praise is exultant and loud.
We are waiting for you there, for you are the man.
Come up from the jostle as soon as you can.
Come up from the crowd there, for YOU are the man;
The man who comes up from the crowd.

Nothing strikes one more in the race of life
than to see how many give out in the first half
of the course.

"You will find it less easy to uproot faults
than to choke them by gaining virtues."—
Ruskin.

EDITORIAL

IN this issue we wish first to express our appreciation of the very cordial manner in which THE PRACTICAL WORLD has been received by our friends and the public generally. A good number of subscriptions has already been received and the words of commendation from our friends are worth more to us than many subscriptions.

We believe our readers will notice a marked improvement in this issue over the last one, and we expect to continue to improve until THE PRACTICAL WORLD will be one of the most attractive and helpful publications before the people. We expect to cover a wide variety of topics in our magazine,—in fact, anything that is practical and helpful is a candidate for admission into our columns, and we hope to present to our readers many ideas upon which they can build a successful, substantial and enduring career.

The key-note of our whole effort will be: *be positive in your character.* The positive pole of the magnet attracts. The negative pole repels. Likewise, the positive qualities in your character are magnetic and will draw to you friends and position and independence, while the negative qualities will leave you isolated and friendless, and, in many cases, hopeless.

If we can lead you to a self-study that will enable you to know yourself and understand your abilities, and then to build up your weak points and make for yourself a well-rounded and positive character, we will accomplish a great work and be of incalculable service to you. And that's what we want. The life that does not help others at every point of contact is a selfish life, and we want our magazine to be helpful on every page.

AND HERE'S WHERE YOU COME IN.

You can help us to help others by sending us articles, that you believe to be either educative or entertaining, for publication. Anything that is of interest to you will also be interesting to hundreds of others, and we will gladly pay for such articles as we can use. Anything that will help to make work easier or life brighter, or straighten out a tangle or

plant a smile where now exists a frown or tear, will gladly be received, published and paid for.

And then if you find that *you* like to read our magazine, just tell that friend about it and have *him* send in his subscription. We want a lot of friends like that, and each subscription helps us just that much to make our magazine more useful and more serviceable to our subscribers. Then send them along.

To the Members of Alumni Association of the Practical Education Institute

THE splendid success of our first Alumni Association Dance, on December 5, 1908, seems to call for another at this time, and we ask every member who possibly can to be present and take part in our next dance, the date of which will be given in our next issue. We expect to make these entertainments a permanent feature of our organization, as there is no better way to cultivate a class spirit and keep in close and sympathetic touch with each other, than through these social gatherings.

And we want all of our graduates, in whatever school they may have studied, to feel that this is now their school home and to come to us whenever we can be of service to them.

We want you to use our Information Bureau whenever you would like information on any subject of interest to you.

We want you to report to us your success in a business way, or the success of any of your fellow students. We want each month to be able to report the progress of many of our students in their chosen work.

We expect to publish items and articles of great interest and help to all of you each month, and we want you to tell us of any subject of special interest you would like to have discussed.

And then we want you to subscribe for our magazine and receive a copy of each issue, that you may not miss any of the good things and that we may not miss your influence and support.

Examine this copy carefully. Compare it with the one preceding it. It's better, isn't it?

And the next will be better yet. And you really cannot afford to do without it, can you? There will be something in each issue that will be worth more than the entire subscription price to some one,—very likely to you. Then send us your subscription and that of your friends. We want to make you an interesting proposition along this line. Write us about it.

A START IN LIFE

WHEN an American boy leaves school he does not always know what sort of work he wants, or is fit for; or, if he knows just what kind of a job he wants, he doesn't know where to find it. So he may drift into an unsuitable occupation, or none at all. In Germany they arrange things better. Every year printed schedules of comprehensive questions are sent to the head teacher of the schools to be distributed among the pupils who are going to leave school that year, and who are asked to communicate with the municipal labor bureau, which will advise them as to a choice of vocation and give them the best chance possible to secure work; and yearly lists are sent to trade guides and labor societies to ask their co-operation.

The children respond readily to this aid, and come by dozens to the bureau, each bringing a form of application filled by himself, but signed by his teacher. When a place is found he presents himself for examination, and, whether he takes the place or not, he must report to the bureau; and this goes on until work is found that suits him and which he is able to do. The bureau has also prepared, with the aid of expert employers and medical men, a hand-book of the industries open to a boy, which describes the different kinds of work, the qualifications necessary to each, the prospects of promotion or steady employment, the health conditions, the dangers and difficulties, the cost and time of training, and all that a boy and his parents ought to know before choosing his career. A movement has been started to provide similar help for girls who must make a living, in order to give them the best chance for a good start in life.

Practical Education Institute

MARKET & THIRTEENTH STS.

Philadelphia, Pa.

Designing.

LETTERHEADS, BUSINESS CARDS, BILLHEADS,
CATALOGUE COVERS, CHECKS, COUPONS, LABELS,
& FOR ALL BUSINESS PURPOSES

Engrossing.

RESOLUTIONS, MEMORIALS, TESTIMONIALS, VOTES
OF THANKS, ALBUM & FOR FRAMING, CERTIFICATES
DIPLOMAS, CHARTERS, ETC., ETC.

Illustrating.

DISPLAY ADVERTISING, OBJECTS FOR
CATALOGUES & PRICE LISTS, ETC.
CUTS & ELECTROTYPES MADE
OF LINE DRAWINGS, WASH
DRAWINGS, ROSS BOARD
DRAWINGS, ETC
ETC

SKETCHES

DEPARTMENT
OF

DESIGNING ENGROSSING ILLUSTRATING

Prompt and reliable service
Prices right.

DO YOU KNOW AN OPPORTUNITY WHEN YOU SEE IT?

Did you ever hear anyone say "I wish I could have had a chance like that man had?" In nine cases out of ten it was not lack of chance or opportunity that kept him down, but lack of ability to recognize an opportunity or training to meet its demands. Great opportunities call for great men to fill them. What would you do if you were to be offered a five thousand dollar position to-morrow? You would be compelled to say "It's too big for me," wouldn't you? Well, could you fill a thousand dollar position? Now be honest. Not only with the public, but with yourself. *Are you worth anything more than you are getting?* If not, then what good would a thousand chances, built so high you could not see over them, do you?

If you are a \$10 a week man, make yourself a \$20 a week man, and not only will your salary be doubled, but your competition will be cut in half. The higher up you get the easier it is to climb. Get ready for the opportunities, and you cannot keep away from them.

SOMETIME

Good intentions are seldom negotiable for cash. Ask the lazy school-boy why he doesn't study and advance with his class. He will tell you that he intends to—sometime—but he never does. Ask any improvident man or woman why they don't save and lay up something for a rainy day. They will tell you that they intend to—sometime—but they never do. Ask any slow, unprogressive business man why he doesn't discard his old, antiquated ways of doing business and adopt new, up-to-date, progressive methods of sales and advertising. All such will tell you that they intend to, next week, or next month, or next year,—but they never do.

If you have any interest or duty that you intend to perform—sometime—DO IT NOW.—
Business Assistant.

" 'Tis not in mortals to command success,
But we'll do more, Sempronius—we'll deserve
it."

There is no genius like the genius of labor.

YOUNG BLOOD WANTED

DO you know this is the age of the young man or woman and you can see in almost every business office boys and girls of sixteen and seventeen holding responsible positions and doing work that their fathers would not have been entrusted with at twice their age? Don't think because you are only fifteen or sixteen that you are too young to get ready for the real work of the world. If you expect to follow a business career, you should be ready to begin by the time you are seventeen, otherwise you are handicapped all the rest of your life.

Read the "Want ads." What kind of young people are in demand? Boys sixteen years old. Count them next time and see if they are not more in demand than any other class.

Let us show you what a few boys and girls have done and you will see what opportunities there are for young people who are ready for the opportunity.

Harry Howse was a country printer's son, with just a common school education. He decided to become a court reporter and commenced to study business and shorthand when only sixteen years old. After graduation he spent a few months in a railroad office to familiarize himself with business at first hand and then went to Chicago and entered a reporting firm that did the largest business in the city of Chicago. He is now less than twenty years of age and the youngest court reporter in the city and has an income larger than the Governor of many States.

Madison L. Goff was a general utility boy around a country grain elevator, but he knew he was in the world for something better than that, so he entered a business school at sixteen years of age. After graduation he started in business life as a bill clerk in a wholesale grocery at \$6 a week, but in two and one-half years, or before he was twenty, he was made assistant auditor of the Postal Telegraph Cable Co. (Pacific Division), with a monthly salary greater than his entire expenses while at school.

Bessie Stockwell finished her public school course and entered immediately upon the study of shorthand at the age of seventeen. She

completed the course in record time with a speed of 160 words per minute and was immediately appointed private secretary to the head of a firm doing business all over the United States and in many foreign countries.

Just boys and girls, these were, but they made good and they demonstrated that the best time to enter a business career is when you have your whole life before you; when your energies are fresh, your mind clear, your nerves steady and your ambitions high; when you can start at the bottom, if necessary, and reach the top if you have it in you to become a top-notch.

Ask your business man friend at what age he prefers to employ beginners and see if we are not telling you the truth. And then count up and see how much time you have before you should be getting into the work if you ever expect to succeed in it.

BY THEIR FRUITS

In practical life, men are judged by results rather than conditions. In the words of Lorimer, "What the house wants is orders, not excuses." To-day merit wins. Neither wealth nor political "pull" control the positions of honor, trust and emolument. It is those who possess well-directed ability and strength of character that secure and hold the highest positions in the gift of the business world.

This is an age of business. In olden times aristocrats were wont to look down on one who was "in trade," but to-day the business man is in supreme command. He controls the commerce of the seas; he handles the merchandise of the world; he dictates to empires, and he dominates republics. He says to legislators "Do this," and they do it. In fact, he is king of the earth.

And he is king, not by divine right, but because, on account of his great accomplishments, the world has crowned him king. He is king, not because he has destroyed armies, but because he has built up nations. By peaceful conquest he has chained the whole world to the chariot wheels of commerce and laid all nations under tribute to his kingdom. Long live the King!

The Shorthand Department

By MISS CORA C. MYERS, M. E., M. P., PRINCIPAL SHORTHAND DEPT. PRACTICAL EDUCATION INSTITUTE

EXPLANATORY NOTES

In Phonography, the vowels are represented by dots and dashes, consequently the period and the interrogation point of *longhand* cannot be used. A small "x" or a long stroke written in the direction of "chay" represents the period. These two marks of punctuation, the period and the interrogation point, are, therefore, written as shown in Lesson I.

Logograms are single consonants or single vowels which represent words. The Logogram forms part of the word which it represents.

RULES TO BE OBSERVED BY THE BEGINNER

Sit squarely in front of the desk or table while practicing.

Sit erect.

The head should not be bent too much, as the pressure of the blood in the small arteries of the eyes is injurious.

There should be no weight on the right arm.

Cultivate concentration.

ALPHABET

(Continued.)

The consonants which you learned in the preceding lesson are written *down*, with the exception of *hay* and *gay*, which are written from left to right. You will now learn a new consonant which is called "lay" and which is written with an upward motion.



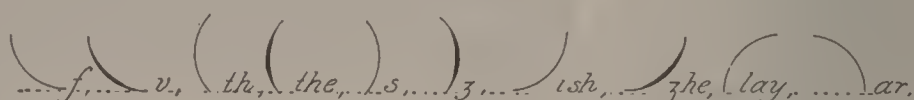
The three curved consonants which follow are written with a downward motion,



The remaining curved consonants are

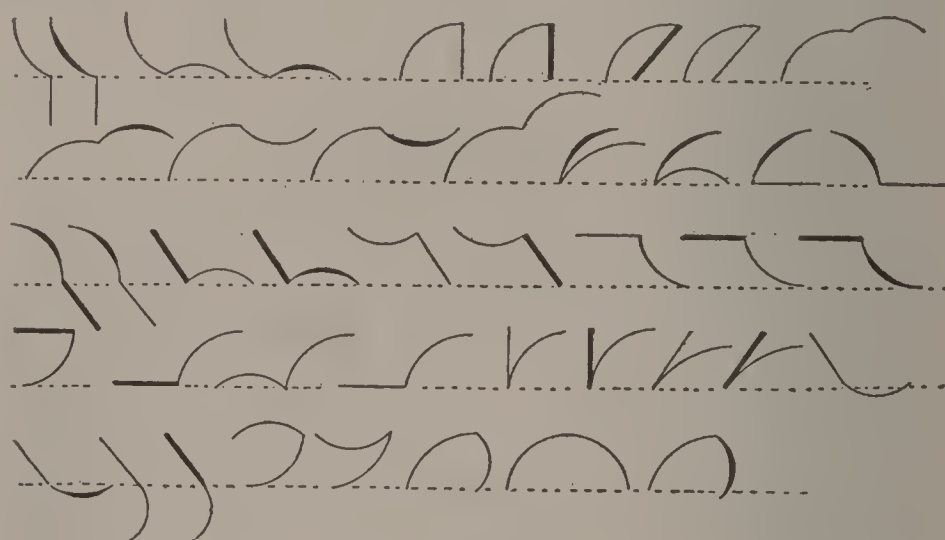


the "emp" being the sound as heard in *jump*, *lump*, *thimble*, etc. Write the curved consonants



EXERCISE I.

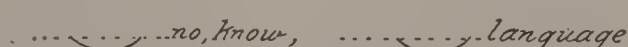
Study the following outlines and carefully write each, naming each consonant as you make it.



EXERCISE II.

Write the consonants represented in the following words and send in for correction. *Do not lift the pencil* until the entire outline is written. Ted, led, shed, shape, shake, lane, lump, lobe, loaf, fur, lore, poach, coach, pole, coal.

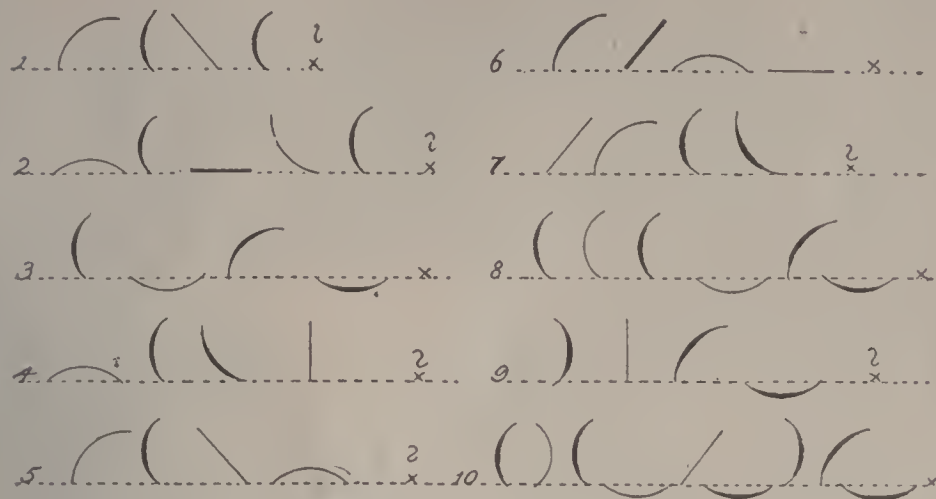
LOGOGRAMS.



EXERCISE III.

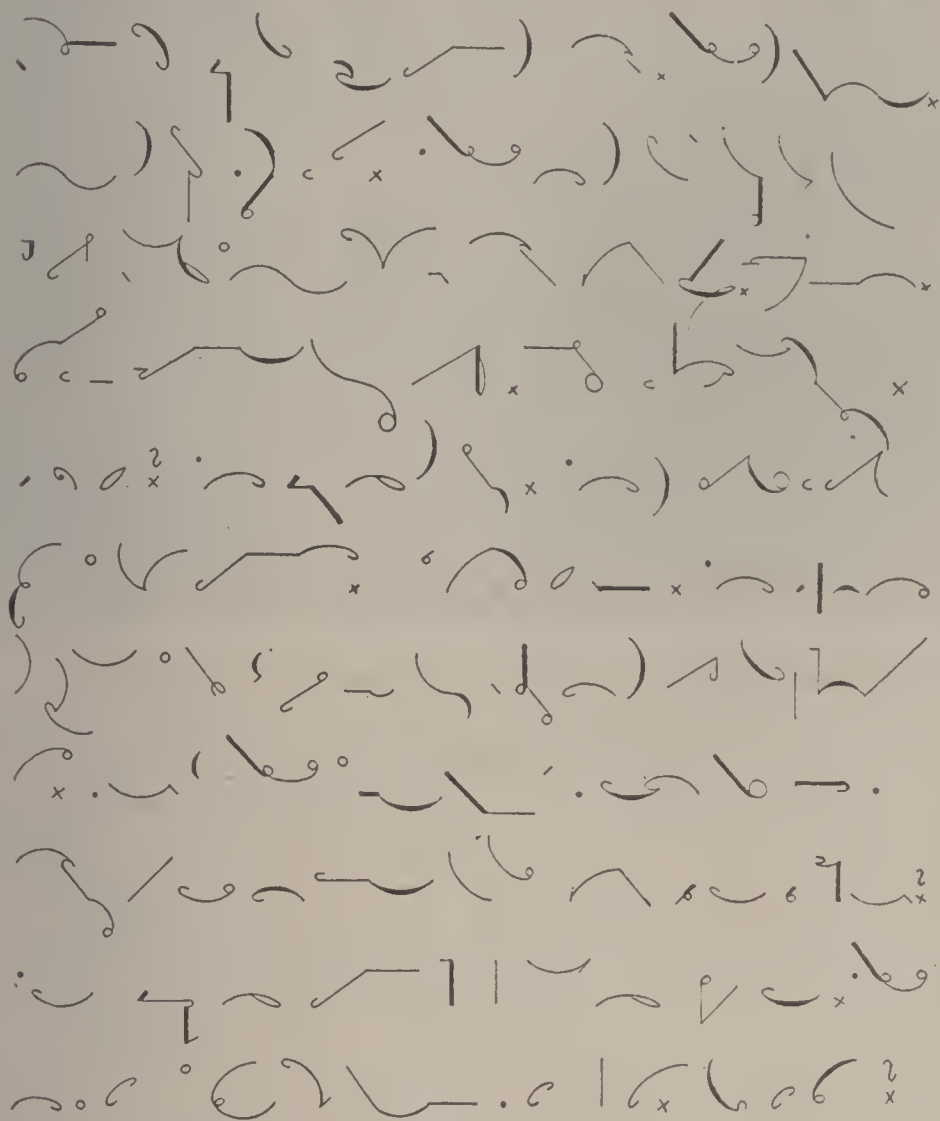
Read the following sentences. Send in the longhand copy for correction. After the sentences have been corrected, copy the notes ten

or twenty times and ask some one to dictate same to you. Begin *speed lessons* AT ONCE.



ADVANCED SHORTHAND.

Transcribe and send in for correction.



THOUGHTS FOR THE AMBITIOUS STENOGRAPHER.

"Nothing good without labor" is an expression with which the whole intellectual world is familiar.

Do you want to master the art of Stenography? It is easily mastered by regular, persistent and conscientious *work*.

Do you want to attain SUCCESS? Mr. E. E. Meyers, head of the Sales Department of the Edison Portland Cement Co.—a firm rated at several million dollars—says, "The shortest route to *success* for the ambitious young man

is to acquire a knowledge of shorthand, because the numerous operations of business pass through the stenographer's hands. A *clerk* entering the office may work there for years and never even have a conversation with the managing head, while the *stenographer* immediately comes in direct contact with the *brains* of the *business*.

(Continued next issue.)

BE EXACT

The business world is filled with men who guess or assume or are led to understand that a certain figure is nearly or approximately or to all intents true.

But they are bossed by THE MAN WHO KNOWS.

Round numbers are the cloak of ignorance; definite figures form the basis of action.

Two and two make four—authorities do not differ. Mathematics do not compromise.

A few cents in a cost figure, in a job estimate, in a profit percentage, mark the line between bankruptcy—success and failure.

Build your system and your facts to give you not the approximate, the probable, the perhaps—but the precise, the actual, the definite.

Be EXACT.—System.

To mind your own business and do the square thing with your neighbors is an extremely high order of patriotism. If every man were to do this, flags, governments, powers, dominations and thrones might all take an indefinite vacation.—Puck.

"The way to wealth is as plain as the way to market. It depends chiefly on two words: Industry—Frugality."—Benjamin Franklin.

"Shall I teach you what knowledge is? When you know a thing, to hold that you know it; and when you do not know a thing, to allow that you do not know it; this is knowledge."—Confucius.

Whenever you are unsatisfied you know you are growing.



Typewriting Department of the Practical Education Institute, Room 4

Do you know by what the stenographer must finally be judged? It is not by the swiftness of her shorthand nor the system she writes, but she must stand or fall by neatness and perfection of her typewritten transcript. This makes it absolutely necessary for the shorthand student to devote much time to mastering the machine in every detail and also to learn how to use more than one of the many machines now in use.

The above cut illustrates the typewriting department of the PRACTICAL EDUCATION INSTITUTE, in which the student will find several different makes of machines, all of them late models and in perfect condition, and enough of them to enable each student to practice several hours each day. The school recognizes that nothing but constant and persistent practice can ever produce results and has given its students a sufficient equipment to allow each student all the time necessary

to become proficient in every detail of office work. Aside from the machines shown here, there are also adding machines, billing machines and other time-saving devices, to which the student has access and the use of which is an essential part of his training.

You can buy a straw hat for a quarter, a suit of clothes for \$6.75, and a grand piano for \$59. But you get what you pay for. You can buy a straw hat for \$40, a suit of clothes for \$80 and a grand piano for \$18,000. And then, again, you get what you pay for. Strictly speaking, there are few real "bargains." The cheap skate gets what he is looking for—cheapness. And the man who wants merit, pays for it.—*Now and Then.*

Do you *aspire* to a higher position? Then don't be afraid to *perspire* in an effort to reach it.

THE MAN BEHIND

WE don't mean behind the times, nor the man behind the bars, nor the man behind in his payments. These men are of no particular value to anyone except as an example of "what not to do." But behind every great work, every great enterprise, every great institution, there must be a master mind,—a MAN.

Julius Cæsar was "the man behind" Rome.

Bismark was "the man behind" Germany.

Lincoln was "the man behind" the Government when its existence was threatened by secession from without and dissension from within.

Roosevelt was "the man behind" the peace negotiations between Russia and Japan, which resulted in peace between two great nations and universal esteem for "the man" who promoted it.

Marconi was "the man behind" wireless telegraphy and we are now able to converse, not only with those whom we cannot see, but with those of whose whereabouts we are in ignorance.

The accomplishments are great; can we say the men behind are not even greater? But what made them great? In every case it was a knowledge in advance of other men, an ambition to accomplish something worth while in the world, a high ideal and an indomitable will power that would not recognize nor acknowledge defeat. Nothing supernatural; just the qualities you can cultivate and possess, if you have the proper "stuff" in you.

Young man, suppose *you* were to be placed behind some great enterprise. Have you the qualities necessary to make it "go"? Have you the education, the ambition, the ideal, the will power? Have you sufficient "push" so that the thing you are behind has got to *move*? These qualities are at *your* command, just as they were at the command of those who have made the world's history, and if you fail to make good use of every faculty and opportunity the loss will be, not yours alone, but you are defrauding the world and humanity. "The world owes you a living?" Bah!

You owe the world your best efforts and your utmost endeavors for the accomplishing of something great. Pay your debt.

THE THINGS THAT USED TO BE

"THINGS are not as they used to be," is a great complaint we often hear, and as we dwell in memory upon some of the old-time methods and old-time ways, we breathe a prayer of thanksgiving. The only thing that is as it used to be is the mind of the pessimistic decrrier of things as they are. To the stickler for the old, all things of the present are dull, profitless and commonplace beside the things in the yesterday of time, the things that "used to be." To him, for all that is good and worthy the past was far in advance of the present. Things were safer and surer and more numerous then. Or they were fewer or better or more easily acquired. Stability, tranquility, comfort and ease were the resulting influences of that life-worth-living era when things were as "they used to be." Then, there was no money-worried multitude, no stringency, no privation, none of the hard times, and things weren't high then and hard to get. It was a glorious, wish-they-were-back-to-it time that used to be.

And we, modern men of ambition and zeal—aggressive, progressive, advancing—we, too, wish they were back to it. Wish they were anywhere out of our hearing and out of our way that we might go on. They and their things-that-used-to-be hinder our movements and take up our time when we might be planning to relegate some of the still crude things of the present into things of the past. Back to the things that used to be ship the decrrier of present-day methods with his moss-clad opinions and his soothsaying croak. Let our triumph over the things of the past be complete. Away with the men and the things that used to be. We have time only for the things of the present, and what is to come. The past we have left, the present we're in, toward the future we tend. And thanks be to progress, nothing is now, nor is it to be, what it was, what it used to be.—*Profitable Advertising.*

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

EXPLANATION OF TEST ENTRIES IN MARCH ISSUE

IN order to work out correctly the entries to the test exercise of last month's issue, we must remember that a draft is a written request made by one party called the drawer, whose name appears in the lower right-hand corner of the paper, asking a second party called the drawee, whose name appears in the lower left-hand corner, to pay a third party called the payee, whose name appears in the body of the paper, a certain sum of money on or after a certain time. From this definition, we notice that a time draft becomes a Bills Payable to the drawee when he accepts it, as this makes him responsible for its payment, and it is a Bills Receivable to the payee or any subsequent holder, as it is a paper for which they receive value.

Bearing the above in mind, but very little difficulty should be experienced in making the entries, as they are all governed by the general principles of bookkeeping, which can be summed up as follows:

Debit those accounts which take value from the business, and credit those accounts which return value to the business.

In figuring bank discount, remember that a note or draft is always discounted for the unexpired time; that is, the time between the date of discount and the date of maturity. In finding the merchandise discount do not make the mistake of multiplying the net proceeds of the draft by the rate of discount, for merchandise discount is reckoned not on the net proceeds, but on the gross amount paid. As the net proceeds of the draft is the cash value paid, it represents the full amount of credit to be given, less the amount of discount, hence it is 100 per cent. less the rate of discount. Therefore, in order to reckon the gross amount

of credit, divide the net proceeds of the draft by 100 per cent. less the rate of discount. The difference between this answer and the net proceeds will be the merchandise discount.

The following are the required entries:

January 12, 1909.

DILWORTH BROS.' ENTRY.

Chas. P. Wilson.....	\$840.00
Henderson & Co.....	\$840.00

WILSON'S ENTRY.

Bills Receivable	\$840.00
Dilworth Bros.	\$840.00

January 15, 1909.

HENDERSON & Co's. ENTRY.

Dilworth Bros.	\$840.00
Bills Payable	\$840.00

January 31, 1909.

WILSON'S ENTRY.

R. A. Walter.....	\$829.50
Discount, 75 d.....	10.50
Bills Receivable	\$840.00

WALTER'S ENTRY.

Bills Receivable	\$840.00
Chas. P. Wilson.....	\$829.50
Discount, 75 d.....	10.50

February 20, 1909.

WALTER'S ENTRY.

Henry & Co.....	\$858.04
Discount, 55 d.....	7.70
Bills Receivable	\$840.00
Mdse Discount, 3%.....	25.74

HENRY & Co's. ENTRY.

Bills Receivable	\$840.00
Mdse. Discount, 3%.....	25.74
R. A. Walters.....	\$858.04
Discount, 55 d.....	7.70

February 26, 1909.

HENRY & Co's. ENTRY.

Dilworth Bros.	\$876.99
Discount, 49 d.....	6.86
Bills Receivable	\$840.00
Mdse. Discount, 5%.....	43.85

DILWORTH BROS.' ENTRY.

Bills Receivable	\$840.00
Mdse. Discount, 5%.....	43.85
Henry & Co.....	\$876.99
Discount, 49 d.....	6.86

TRY THIS ONE FOR NEXT MONTH

Mr. George R. Stanton, proprietor of a grocery and fruit store at 892 Chestnut Street, Danville, Pa., realizing that his business has outgrown his bookkeeping system, is about to hire a bookkeeper, whose duty it will be to change the books from single to double entry, using the following data as furnished by Mr. Stanton:

RESOURCES.

Cash on hand, as per cash-book, \$197.25; the bank account with the Third National Bank shows a credit of \$4,298.16. It is Mr. Stanton's intention to drop this account and carry the bank deposits under cash.

Two trading accounts will be kept, one with "Merchandise," and the other with "Fruits & Vegetables." The *Merchandise* inventory is \$968.90, and the *Fruit & Vegetable* inventory, \$129.70.

The store building and lot is owned by Mr. Stanton, its value being \$4,300. The horse and wagon used for delivering, valued at \$225, is also owned by the business. There are outstanding accounts on the books amounting to \$650. There is also held by the business four notes receivable, aggregating \$450. The accrued interest on these notes is \$18. The office stationery on hand amounts to \$17.50. The store fixtures are inventoried at \$175.

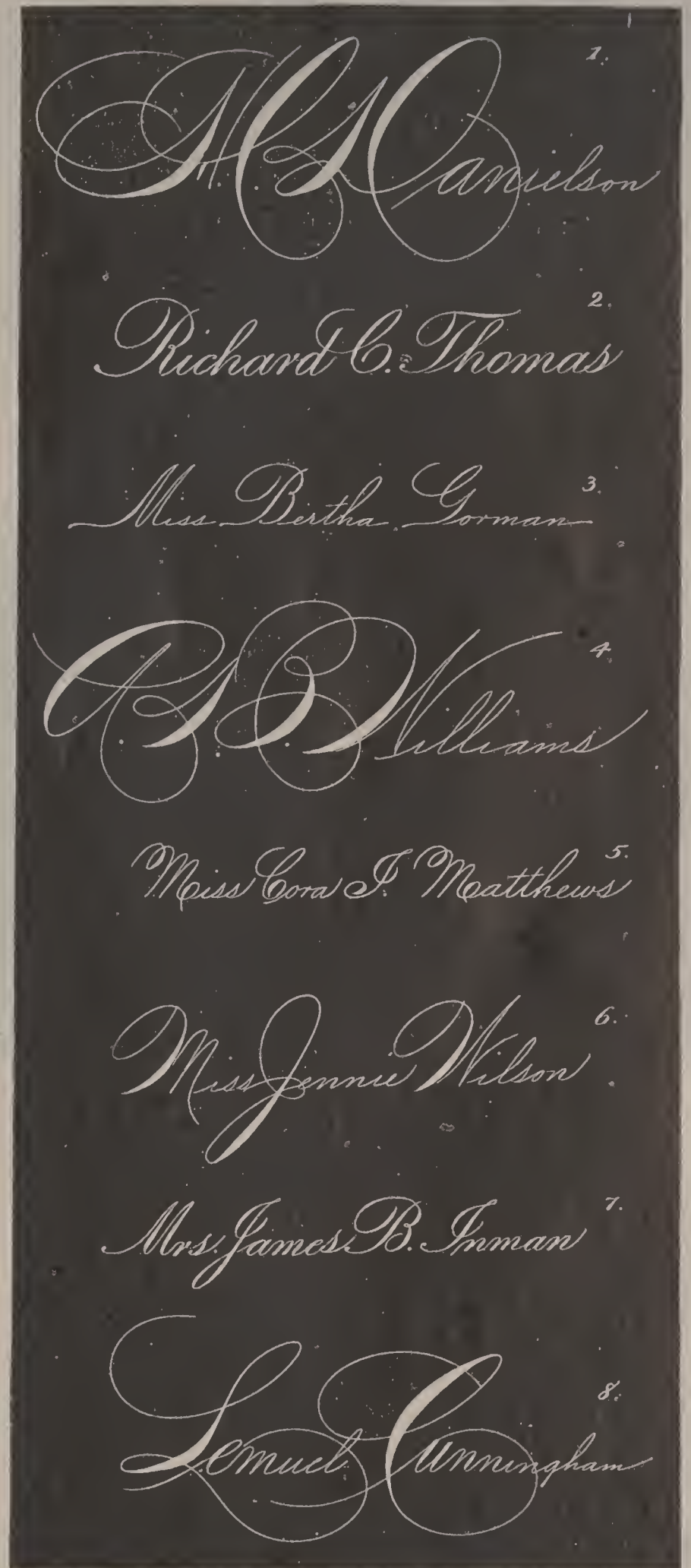
LIABILITIES.

Mr. Stanton owes on three notes aggregating \$390, and to persons and firms, \$750.

If you were the person chosen by Mr. Stanton to make the changes in the book, what *opening journal entry* would you make?

THE STRENUOUS LIFE

"I wish to preach, not the doctrine of ignoble ease, but the doctrine of the strenuous life—the life of toil and effort, of labor and strife; to preach that highest form of success which comes, not to the man who desires mere easy peace, but to the man who does not shrink from danger, from hardship, or from bitter toil, and who, out of these, wins the splendid ultimate triumph."—*Theodore Roosevelt*.



We will write cards in any of the above styles at the following prices:

12 cards		\$ 20
25 "		35
50 "		60
100 "		1.00

Order by Number

PRACTICAL EDUCATION INSTITUTE



Room 8. Commercial Department of the Practical Education Institute

In the modern and up-to-date business training school you will find a very strong resemblance to a business office, and the work done in such an institution is an exact reproduction of that done in a business house, except that you get a greater variety in a school than in any one office.

In the above illustration you will see one room of the Business Training Department of the PRACTICAL EDUCATION INSTITUTE, showing not only the desks of the individual students, but also the offices in which the more advanced work is performed, and in which every student must familiarize himself with the routine of banking, wholesaling, etc., before receiving his diploma.

The student who can see that everything in his course is real and practical is always interested, always progressive, and always secures

such a knowledge of the methods and customs of business that he is a real business man before leaving the school that trains him, and easily makes rapid progress in competition with others less thoroughly trained.

LOOK FOR THE NEXT ISSUE

If you have read the article on page 7 entitled "Young Blood Wanted" you will see that we there mention Mr. Harry Howse as the youngest court reporter in Chicago, and a young man who has made an almost unequalled record in his profession. We are glad to announce that next month we will publish a page article from Mr. Howse on "Shorthand From a Reporter's View Point." Remember, it is from "*the man who knows.*" Be sure and read it.

Course in Lettering, Show Card and Sign Painting

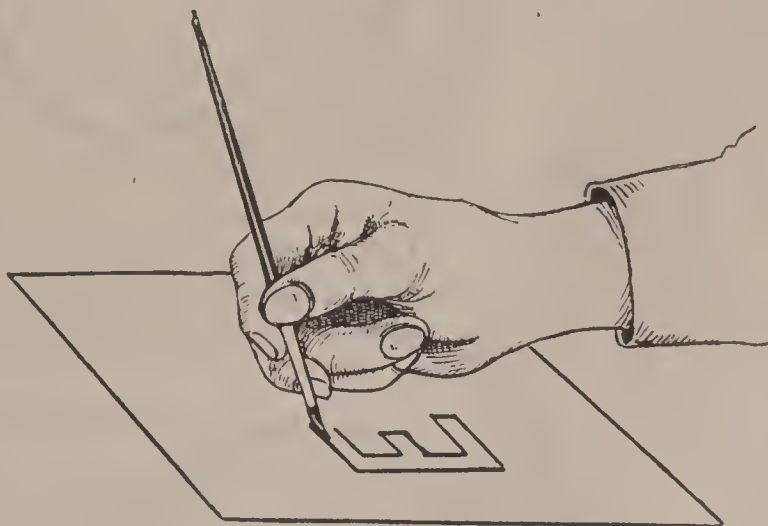
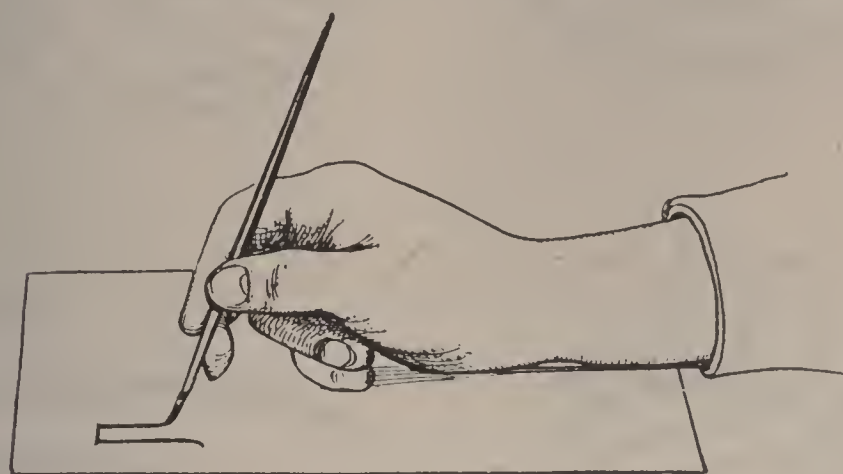
By A. L. FISCHER, of the Practical Education Institute.

INTRODUCTION

IN presenting this course, it is our aim to give the student a treatise on lettering, show-card writing and sign painting so simple and devoid of technical terms that if he carefully follows our instructions, this delightful and remunerative art is easily within his grasp. The practical sign writer does not need a chest of tools and instruments, but a well-trained eye, a few brushes and some paints.

It is essential that everyone who wishes to become an expert in the handling of the brush should practice the lessons thoroughly, step by step. Our plates are all photographs of

hand work, not being retouched in any way, so the student has work before him that he knows can be accomplished by himself, as it has already been accomplished by someone else. Our plates are made in the same manner we expect the student to make them; therefore, none of the first work is perfect. Show-card work is not usually executed with the same exactness as sign work, which is intended to be permanent, and so requires greater care and more time for completion. We will include in the course reproductions of many finished show-cards for the student to follow as samples.



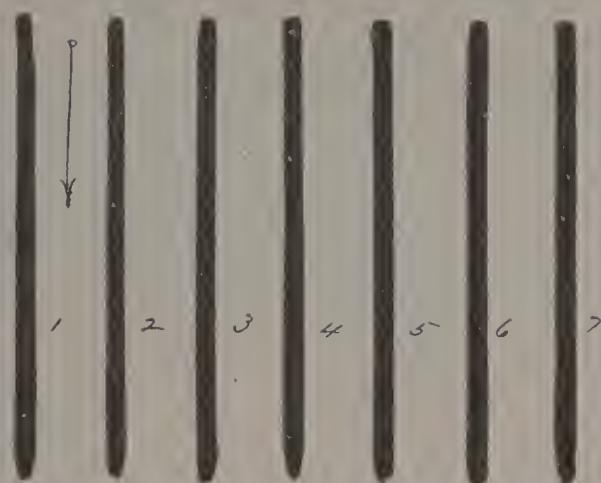
INSTRUCTION FOR ELEMENTARY LINES AND CURVES

For practicing these lines and curves use a No. 6 red sable brush, which should be held as illustrated. Use manilla paper for practice work, size 15 by 20 inches. Begin by dividing the sheet into four rows two inches high, leaving a space five-eighths of an inch between the rows. Charge your pen well with letterine, letting it penetrate to the inside hairs. Draw the brush across a piece of smooth cardboard to relieve it of all surplus paint. Let your hand rest on the paper, as shown in the cut, and make the vertical strokes with a downward movement. Make strokes boldly and rapidly, bearing on the brush evenly. Make lines uniform in width and parallel to

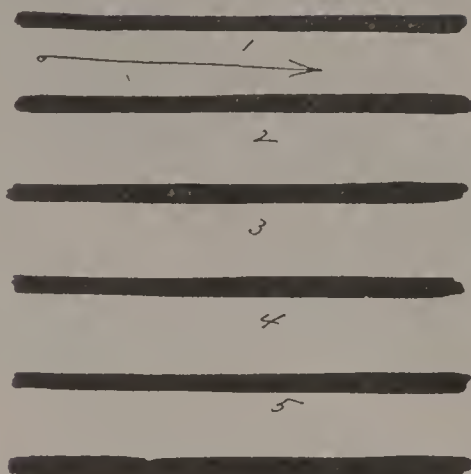
each other. Your first work will not look like the copy, but persevere. Do not be discouraged. The author had to contend with these same difficulties. Criticise your own work by comparing it with the copy. Make the horizontal strokes from left to right and proceed the same as for the vertical strokes. In No. 3, begin with the short strokes, the last strokes filling an entire 2-inch space. Practice this and No. 4 until you are able to do work much like the copy.

In starting No. 5, divide the blocks into three equal parts with light pencil lines, using these lines as guides to show where the strokes should join. The slant lines in these exercises are similar to the ones used in making capitals A, W, V, X, Y, K, N, M, etc.

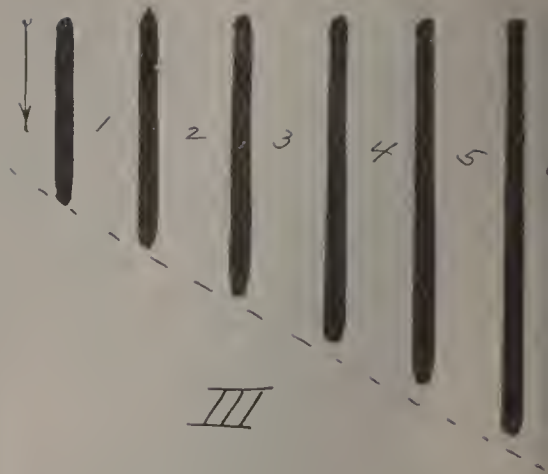
(Instructions continued in next issue.)



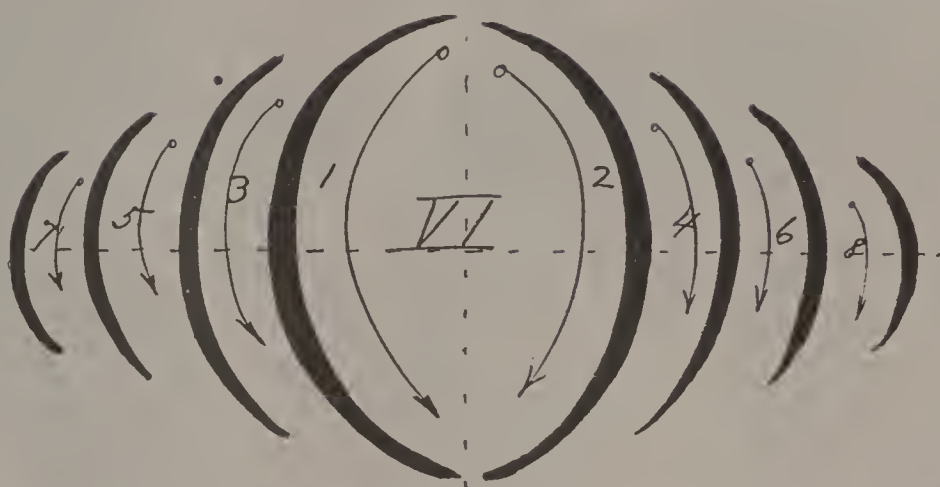
I



II

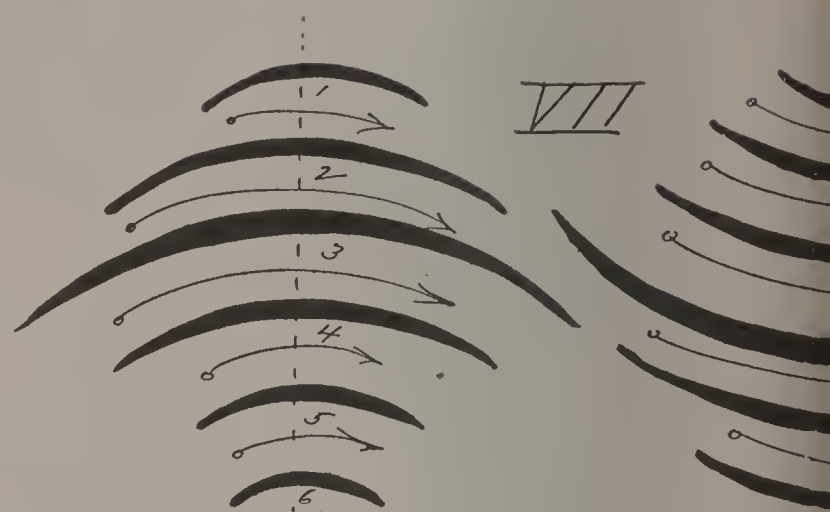


III

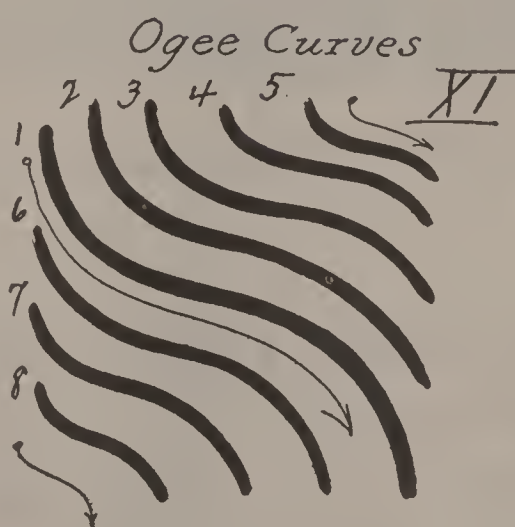


Spiral
One continuous
movement.

IV

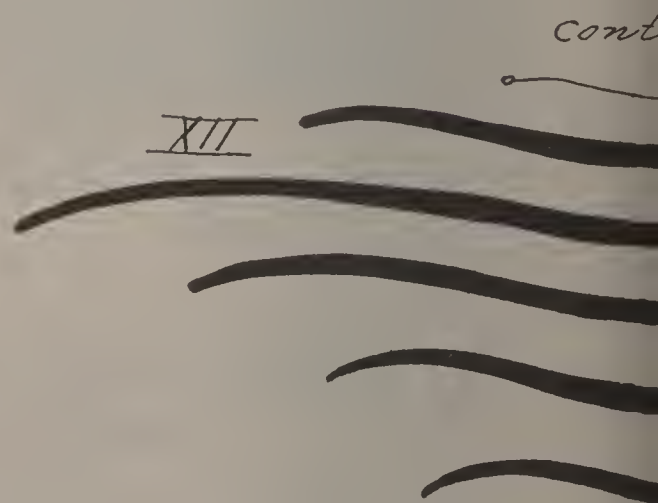


V



Ogee Curves

VI

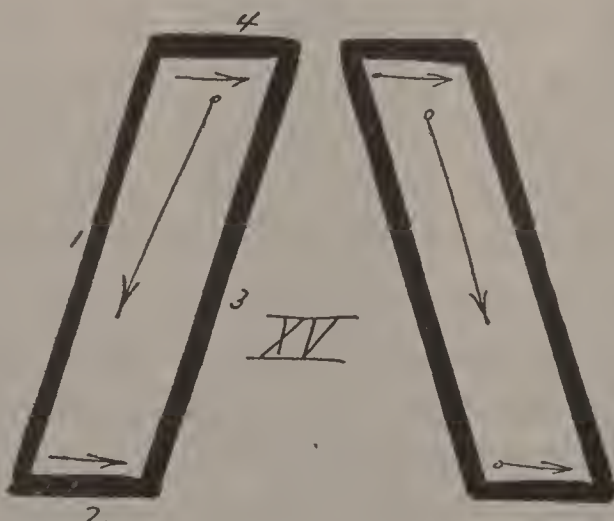


cont

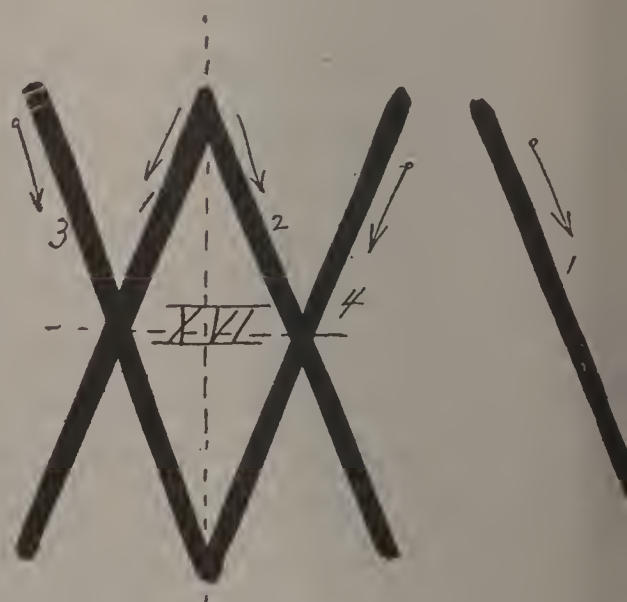
VII



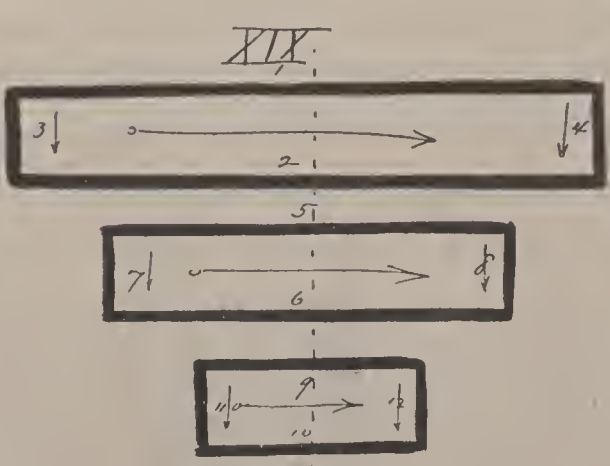
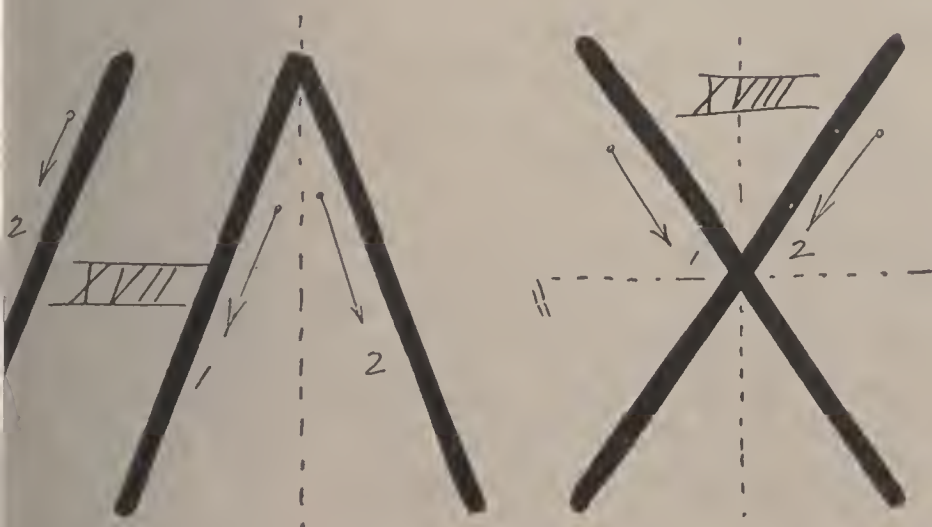
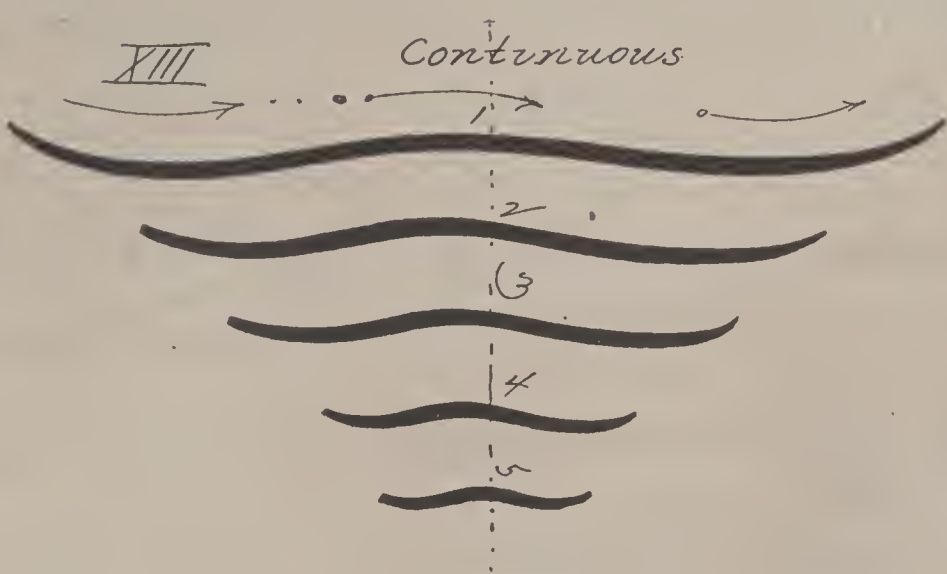
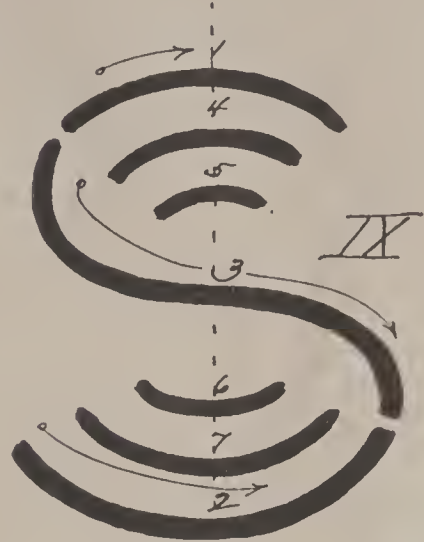
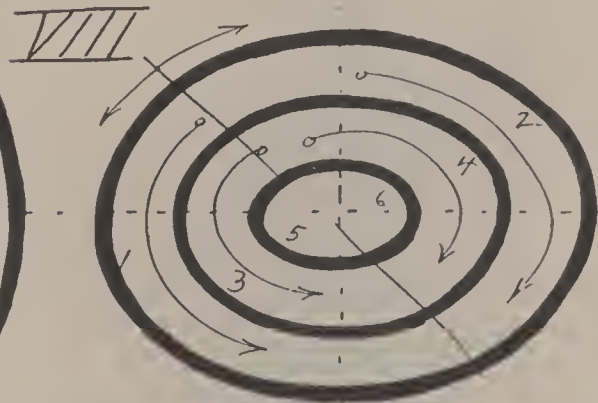
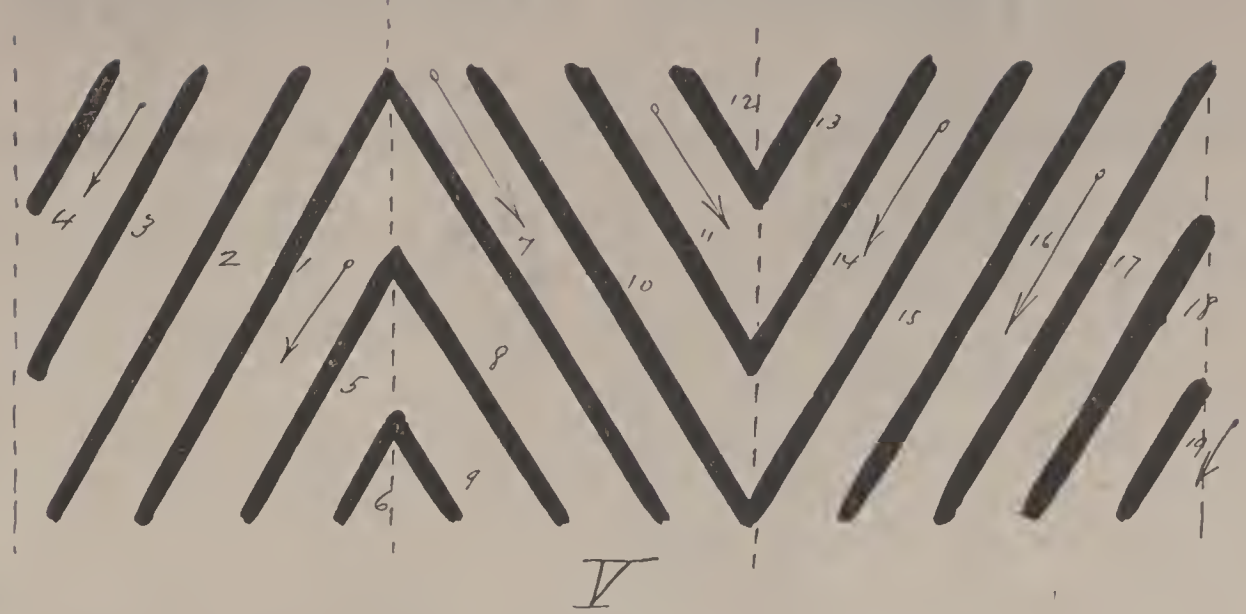
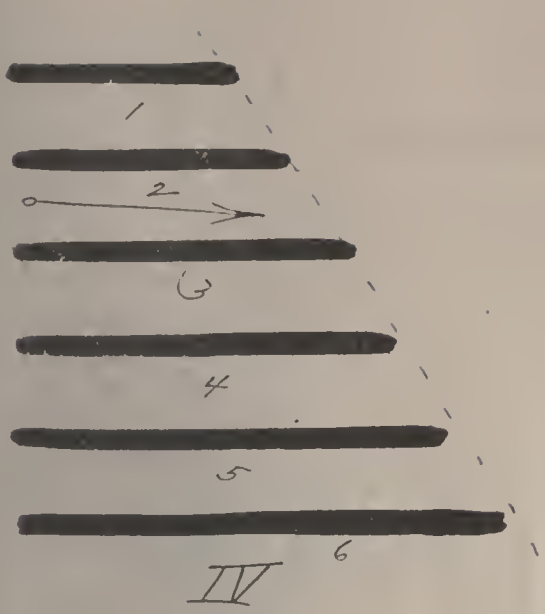
VIII



IX



X



Publicity Department

Of the Practical Education Institute.

ALTHOUGH this department has been in operation but a very few months, yet it has been conducted in such a manner and on such a basis that it has won the confidence of business men and employers, so that the calls upon it for clerks, stenographers and bookkeepers who *know* and are not afraid to *do*, are constantly increasing. Already the calls for office help far exceed the number of applicants who are capable of doing good work, and many have to be allowed to go unfilled for want of good material to fill them. And we make it a point never to recommend anyone that we do not consider good material. If we think a person is not able to do the work required, we tell him so, frankly, and thus save his time and that of the prospective employer. It is this discrimination on the part of the management of this department that has convinced business men that we are really trying to serve them and has caused them instinctively to turn to us when in need of help.

At the time of our last issue we had placed fifty-five persons in permanent positions, and others for a short time. Since that time we have also been busy, as the accompanying list of names will testify.

If you are out of employment and want to find a remunerative position, or if you are already employed and are looking for a place where you can secure a better salary or more opportunity for advancement, it will pay you to register with us. It may result in your finding just what you want. Remember, you can't lose, for we make no charge whatever. We want your good will, not your money.

Since our last issue we have placed the following students and others in the positions named, and the kind of work they are doing may be indicated by the letter given below.

55 positions were reported filled in our last issue. We have since placed the following persons in positions with the firms named:

Jennie Gallagher.....	Shyrock Bros.
Mabel Emery.....	Harry Kurtz
W. C. Raver.....	John C. Oeters
Mary Paylor.....	Blasius Piano Co.
Bessie Beardsley.....	American 3-Way Prism Co.
Mary Greenlee.....	Quaker City Co.
Mary Morrison.....	Ware Bros. Co.
Ethel Gordon.....	Ware Bros. Co.
Marguerite Emery.....	Ware Bros. Co.
Miss N. M. Pike.....	Franklin Chemical Works
Florence MacArthur...	Haines, Jones & Cadbury Co.
Fred Williams.....	Great Bear Water Co.
Daniel Byrne.....	Portable Fan Co.
Lucy L. Mayer.....	Ware Bros. Co.
Bertha Howard.....	Haines, Jones & Cadbury Co.
Sara Lowenburg.....	Dekinder & McNeal
Edith E. Warner.....	Whiting Lumber Co.
Rebecca Leonard.....	Electrical Dental Mfg. Co.
Irene Dauphin.....	Harry Kurtz
Jessica M. Ellis.....	Practical Education Institute
Louise Flynn.....	Cantor Bros.

You who have been trying for so long in your own way to secure employment, why not do as these people have done—get in touch with those who can help you. If you can do the work, we can find it for you to do. Try us.

HORACE D. REEVE & Co.,
1011 Chestnut Street.

PHILADELPHIA, April 27, 1909.

THE PRACTICAL EDUCATION INSTITUTE,
13th and Market Streets,
Philadelphia.

GENTLEMEN:—We beg to advise that Miss Sullivan, whom you recently recommended to us as a stenographer, has been given a permanent position in this office, and is giving entire satisfaction.

Thanking you for your courtesy in this matter, we are,

Yours very truly,
HORACE D. REEVE & Co.

SQUANDERING ABILITY

Doing the lower when the higher is possible constitutes one of the greatest tragedies of human life.

The squandering of money seems a wicked thing when we think of the good that might be done with it; but what about the wicked waste of ability, the deliberate throwing away of fifty, seventy-five, perhaps ninety per cent. of one's success possibility just because he never trained himself to use it, to grasp it with such vigor and power that he can fling his life into his career with its maximum effectiveness?

Most people take hold of life with the tips of their fingers. They never get hold of the life proposition with that grip and tenacity of purpose and vigor of determination which does things worth while. They just hang on the outskirts of things, playing upon the surface of their possibilities without ever getting down into the marrow of their being where efficiency and power dwell.—*Success*.



DRAW ME

And I will bring you a prize worth having. Send a sample of your best work to THE PRACTICAL WORLD and we will send you a prize that will please you. Make your drawing larger than the cut if you wish, and do not be discouraged if you do not get it quite so good as the cut the first time. Send it in, anyway. We want to see how many artists we have among our readers.

“Your self-made man, whittled into shape with his own jack-knife, deserves more credit than the regular engine-turned article, shaped by the most approved pattern.”—*Holmes*.

“The Mail Order Man”

A LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, “Mail Order Advertising” (telling how to advertise a mail order venture) and “Right Way of Getting Into the Mail Order Business,” all for 50 cents.

One Copy of “THE MAIL ORDER MAN,” with Booklets, 20 Cents. NONE FREE

ROSS D. BRENNISER

908 P. Chestnut Street, Philadelphia, Pa.

Correspondence Course

Of the Practical Education Institute.

INSTRUCTION BY MAIL

IT is really getting to be very difficult to find an excuse for remaining ignorant, now-a-days. Of course, many find it impossible to leave home and go to college, partly because of the cost of the tuition and partly because they cannot spare the time from their regular work. The Home Study Course answers absolutely all these objections and allows the student to continue his usual vocation without interruption or loss of income and so "learn while he earns."

And in some other ways it is to be preferred to a regular course in a college, as you may always study in absolute quiet, you can take your own time to solving a perplexing problem or mastering a difficult drill, and if it rains you do not have to expose yourself, and if you are not well you do not lose your time. You are absolute master of your progress and can accommodate your studies to your other duties. Or, if you can finish a lesson in a shorter time than someone else, you just go ahead as rapidly as you please, and no one loses or gains but yourself.

And then the tuition you pay for a correspondence course is usually not so high as you would pay for the same course in a college, while you save the expense of boarding away from home entirely.

The more you study the question, the more you see how really difficult it is for an intelligent and ambitious person to remain ignorant, with opportunities for learning so numerous and so available.

Our Home Study Courses are prepared with a view of giving as thorough instruction in your own home as though you were with us in person, and you have the further advantage of being allowed to pursue any part of a course or any particular study that you may select, without being compelled to study and pay for something you may already know or may not need in your line of work.

We call special attention to our course preparing for Civil Service examinations. No other line of work offers such attractions as the Government service, and, although the demands of the service are heavy, the salaries are equal to the demand.

Positions as Bookkeeper, Stenographer, Typewriter, Clerk-copyist and Railway Mail Clerk are always open and examinations must be held very frequently to fill these positions. And the examinations are not difficult for one who has been trained especially for them. Our knowledge of the workings of the departments enables us to give you instruction in just the particular line of work that will enable you to pass the required examination with a highly satisfactory grade, and secure almost immediate appointment to a position at a good salary, and then there is nothing between you and the top except a failure on your part to make good.

AN EDUCATION FOR A DOLLAR

If you are interested in any department of practical education, you cannot afford to miss a single copy of THE PRACTICAL WORLD, as we give a continuous series of lessons in book-keeping, shorthand, penmanship, short cuts in business, etc., and each lesson is worth a year's subscription to the magazine. Some of our short cuts will save you a vast amount of time in your arithmetical work and all our lessons are taken directly from the real transactions and work of a business office.

And then you will certainly want to make use of our Information Bureau, in which we tell you, free of charge, just what you want to know about any subject you may be interested in. There are plenty of reasons why you should become a subscriber, aren't there?

The best part of a man's education is that which he gives himself.

IF YOU ARE NOT SUCCEEDING

By O. S. MARDEN

Go out in the country or get by yourself somewhere and give yourself a good talking to. Just resolve to be a man. Say to yourself, "There is enough in me to make me a grand success yet, and I am going to bring it out. There is no reason why others should succeed and I should fail."

Resolve to put out of your mind forever every suggestion that you can possibly fail. Arouse yourself to action. Encourage yourself in every possible way by talking to yourself. Assert your divinity and you will be surprised at the power which will come to your rescue.

You will be amazed to find how, in a short time, your whole mental attitude will change; and this will very quickly change your appearance. Then, if you look for a position you will go with the air of a conqueror, with victory in your step and in your eye.

There is a great difference between looking for a job with this positive mental attitude and going with a negative, dejected, discouraged, defeated manner.

Let the man in you speak with authority when you ask for a situation. Show those you approach that there is good stuff in you; that there is grit and vim and determination there. No one wants to employ a failure, a man who doesn't believe in himself, a man who confesses his weakness, his failure, his lack of self-faith in his very face and manner.

Don't show your defeated side, your discouraged, unfavorable side. Show your winning side. Put your best foot forward. Brace yourself up in this way before you apply for a position, and I guarantee that you will not be out of a job very long.

The reason why many people have such hard work to get a position is that they do not make a good showing when they apply. They make a negative impression—an impression of weakness, of lack of vim, force. An employer wants good stuff in an employee. He wants to know that there is something there that will give him value for salary.

Why, I have known men to employ applicants for positions when they really had no

position vacant, just because the applicants exhibited so much grit and such good stuff, made such an impression of their staying power and winning material. They made openings for them.

Everything depends upon the strength of the impression you make upon your prospective employer. Just resolve before you approach him that you will make him sorry, if he has not a position for you, that he has not; and that you will compel him to hire you if he has an opening. By the resolution, the determination, in your very face and manner, show the iron in your blood.

One of the leading business men in New York says that if he were looking for a job, and had only twenty-five dollars in money, he would spend twenty-four dollars of it for a good suit of clothes, a hair-cut and a shave, and a good meal. This was his way of emphasizing the importance of appearance.

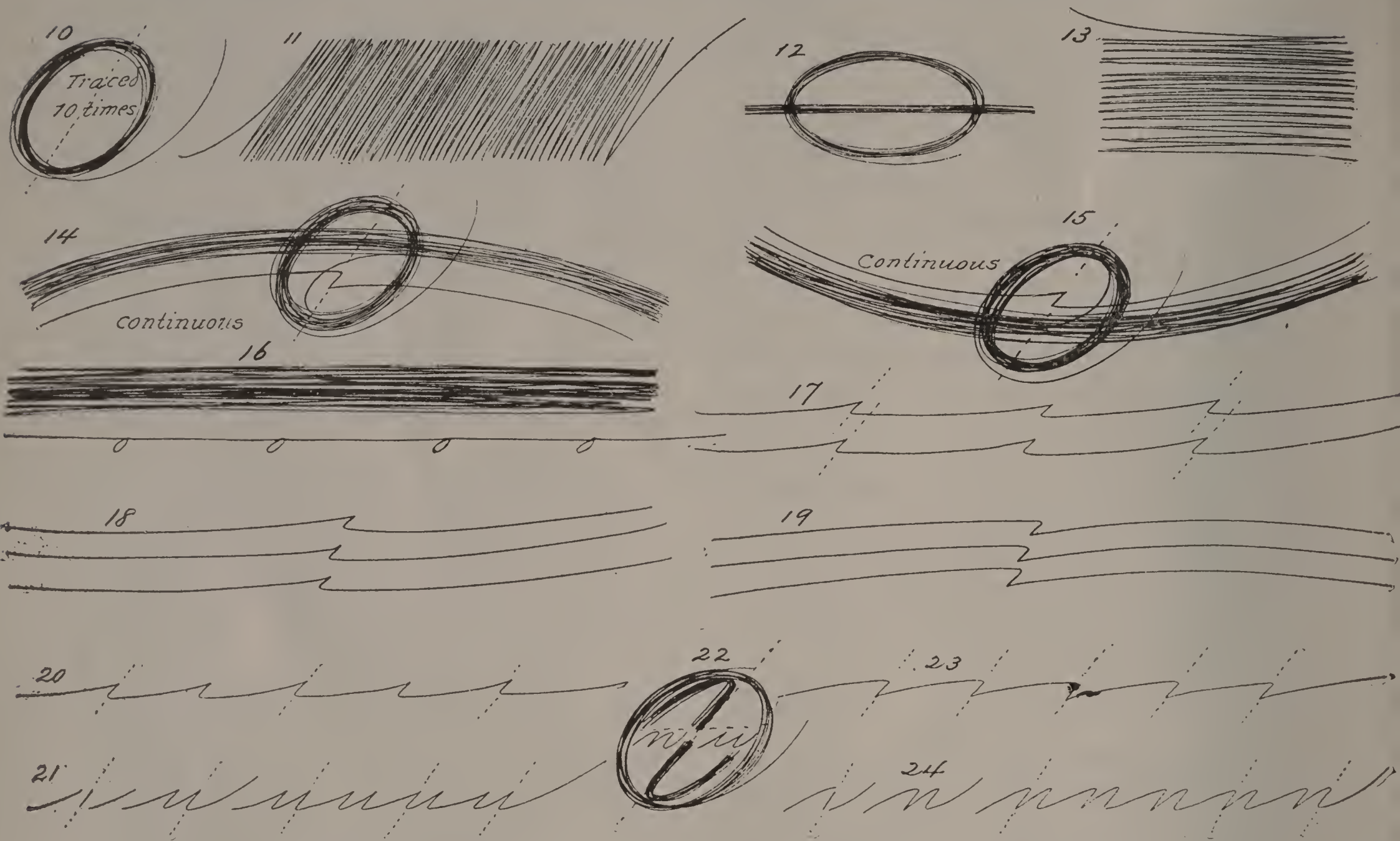
If I were looking for a job I should say to myself: "If I do not make a good impression upon my prospective employer, no matter how well suited I am for the job I seek, he will naturally turn me down. He is not going to trouble himself to go behind the evidences of my fitness for the job which I bring before his senses. He, for the time being, is the jury in my trial, and it rests with me to plead my case in such a way that I will convince him of my probable value as an employee."

A great many employment seekers go on their quest in a half-hearted, discouraged, dejected, indifferent way. They are convinced before they make their application that they are not going to get the place, and of course they don't; for they do not carry the conviction that they amount to anything; that they have the ability which the employer is seeking.

If you are looking for a job, you have to convince the employer to whom you apply that he is going to get a prize in you; that you are going to be a real addition to his business; that you have the qualities that win. In other words, he must see that you are yourself a success before he will be convinced that you can add to his success.

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST



INSTRUCTIONS

10.—Always begin each lesson with a short practice on the oval exercise.

11.—Do not change the position of the arm or paper to make this exercise, but simply push your arm in and out of your sleeve, keeping the proper slant to the exercise.

12.—This oval should be made very carefully and without any slant. Make straight lines horizontal and directly through the middle of the oval.

14.—Make curved strokes first, finishing with oval. Retrace ten times without removing the pen from the paper. Make single stroke with same movement as exercise, noting carefully where the turn is round and where sharp.

15.—Same as 14, except that the curve is reversed.

16.—Make exercise half across the page, with free, swinging movement. Then with the same motion, make lower line, inserting small "o" every inch as indicated.

17.—Swing lightly to the right in upward curve. Make the down strokes about an inch apart. Make the turn sharp at top and round at bottom. Notice finishing stroke.

18.—Same as 17, except that strokes are longer. Keep down strokes short and straight and make the connecting strokes long and with free movement.

19.—The reverse of 18. Watch your turns and make them as indicated.

20-24.—Now continue to bring down strokes closer together until you reach the form of the small "u" and "n."

A PROFITABLE INVESTMENT

EIGHTEEN years ago one of the large correspondence schools of the country was organized. It started in a small way at first, but *it grew*. The men who put their money into it have gotten it back several times over and still have an investment which brings them over a million dollars every year. Each \$1,000 invested in 1891 has earned \$6,257.16, which means that the investor has received back in dividends on \$1,000 of stock, over \$347 a year. Quite satisfactory, isn't it? Don't you wish you had been one of the original stockholders of this institution? But you don't need to *wish*. Get ready to *ACT*.

The PRACTICAL EDUCATION INSTITUTE, with an authorized capital stock of \$100,000, is now offering \$25,000 of its 7 per cent preferred stock, shares \$10 each, full paid and non-assessable, for the purpose of completing the publication of its correspondence course and literature and extending its influence and its earning capacity in other ways. Plans are already completed for making this course the most comprehensive offered by any institution, and the one who invests now, while the stock is at par, will soon be receiving dividends on his investment many times more than any bank will pay him. We have placed shares at \$10 each to enable a large number of people to become interested, as we would much rather have 1,000 stockholders at \$10 each than one stockholder at \$10,000.

If you want to place a *little* money where it will bring *big* returns, write us for Information Bulletin No. 2, and subscription blank. Both will be sent by return mail.

PRACTICAL EDUCATION INSTITUTE.

THE TRAVELING SALESMAN

A minister who has been doing missionary work in India recently returned to New York for a visit. He was a guest at a well-known hotel, where everything pleased him except the absence of the very torrid sauces and spices to which he had become accustomed

in the Far East. Fortunately, he had brought with him a supply of his favorite condiments, and by arranging with the head waiter these were placed on his table. One day another guest saw the appetizing bottle on his neighbor's table and asked the waiter to give him some of "that sauce."

"I'm sorry, sir," said the waiter, "but it is the private property of this gentleman." The minister, however, overheard the other's request, and told the waiter to pass the bottle.

The stranger poured some of the mixture on his meat and took a liberal mouthful. After a moment he turned with tears in his eyes to the minister. "You're a minister of the Gospel?" "Yes, sir." "And you preach hell and damnation?" "Yes," admitted the minister. "Well, you're the first minister I ever met who carried samples!"—*Success*.

The man who does right needn't worry if somebody catches him at it.



Velosograph

SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting, on the market. :: Write

JOHN A. WATTERSON

*Complete dictation outfits
for school or individual use*

BOX No. 1225, PITTSBURGH, PA.

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

THERE are many questions constantly arising in the minds of people that cannot be settled by them from any sources of information at their command. Questions of law, of business, of language, of history, questions of importance and of general interest. The PRACTICAL EDUCATION INSTITUTE has at its command unlimited resources for answering all such questions and it places its resources at the disposal of its readers, and offers,—yes, *wishes*—to assist them in straightening out the tangles that worry them or that demand solution.

Very often we would like to know whether we are doing our work in the best or most approved manner; whether we may be losing valuable time by following obsolete and antiquated methods; whether the construction of a certain sentence is according to the correct usage of the best grammarians; whether a certain statement is a myth or a historical fact, etc., but we may not be able to find a correct and satisfactory answer to our questions. So we want you to get this sentence firmly fixed in your mind: "If you want to know anything about any subject, ask the PRACTICAL EDUCATION INSTITUTE." If the question is of general interest we will answer it through our columns. If you wish a personal reply, all we ask is that you enclose return postage. Remember, whatever *you* want to know may be just the thing hundreds of *others* would like to know also, so don't be afraid to ask questions. Use us. That's what we are here for.

Q. Please give me the shortest method of computing the price of lumber at so much per thousand feet.
M. C. C.

A. The following example will illustrate a very short and always accurate method:

Find the cost of 20 pieces 2 x 8 inches and 14 feet long, at \$18 per thousand.

Multiply together the number of pieces, the length in feet and the width and thickness in inches and divide by 12,—the number of inches in one foot,—and the result will be the number of board feet. Point off three places and you have the number of thousand feet. Multiply by the price per thousand and you have the cost.

$$\text{Solution: } \frac{20 \times 2 \times 8 \times 14 \times 18}{12}.$$

Now, by cancelling and multiplying the remaining factors together, we have 6,720. Point off three places and your answer is \$6.72.

Q. Which is correct, to say "anybody else's" or "anybody's else"?

A. Grammarians differ. Some contend that the word "else" in the phrase means the same as "besides," in which case the preference would certainly be given to "anybody's else." The Century Dictionary says: "Such phrases have a unitary meaning, as if in one word, and properly take the possessive case (with the suffix at the end of the phrase), as, 'This is somebody else's hat,' or 'Nobody else's children act so.'"

\$2.00

**will secure a complete course
in Shorthand**

arranged by one of the most successful teachers of Pitmanic Shorthand, and covering all the work given in a regular Shorthand School. Offer limited. Write at once for particulars.

Practical World Magazine
No. 9 North 13th Street
Philadelphia

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 10 cents a line, \$1.00 per inch. No advertisement received for less than 25 cents.

All "want advertisements" published in THE PRACTICAL WORLD are personally guaranteed by the publishers. Any money lost by patrons of our advertisers, through misrepresentation or deceit, will be refunded by the magazine.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE CO.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9, N. 13th Street, Philadelphia.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

When writing to advertisers, please mention THE PRACTICAL WORLD.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

A POSITION EVERY DAY

is a pretty good record in these stringent times. Yet that is what our Publicity Department has filled the past month. If you are not satisfied with your present position, it will pay you to get in touch with this department and let it assist you to something better. If you are not able to do the work called for in this department, it will pay you to qualify yourself for the work, for without a knowledge of business affairs and business methods, your opportunities for securing employment are going to be mighty limited. There's the condition. The business man wants help; you want employment. We teach you how to do the work and then place you where you can do it. It's a good proposition all round, isn't it? PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia.

"Knowledge is a comfortable and necessary retreat and shelter for us in an advanced age; and if we do not plant it while young, it will give us no shade when we grow old."—*Lord Chesterfield*.

WE APPRECIATE WORDS LIKE THESE

There is a great deal of satisfaction in knowing that others appreciate our efforts, and we cannot read a letter like the accompanying one without believing more than ever in the work we have set out to accomplish. If we can create a spirit of optimism and good cheer and give courage to a down-hearted one, it will be worth all the effort we can possibly bestow upon our magazine:

3105 Page St., Philadelphia, Pa.
April 27, 1909.

MISS CORA C. MYERS,
Practical Education Institute.

DEAR FRIEND:—I received the copy of "The Practical World," which you so thoughtfully sent to me and have read it with a great deal of interest.

I wish to compliment you and your co-workers for the manner and style in which the magazine is written. It is truly "practical" and should be of value to "business" people, not only to beginners but to those who may be "weary in the way." You know we often meet the latter kind and your magazine should be a tonic to them—"more power to your arm."

How pleased I am to see that you have eliminated all "don'ts" from your magazine. I am somewhat like the small boy who always wanted to do everything he was told *not* to do, and I always feel that way when I see "don't."

Your article is so comprehensive and cannot fail to reach the work for which you aim. May you meet with the success you merit.

Sincerely yours,
AGNES M. MAURER.

"Satisfied or half-satisfied feeling over what one does is a most dangerous thing. Those who have done great things have looked upon every achievement as a stepping-stone to help them climb higher. They have been tonics rather than sedatives. They have been spurs to ambition."—*Marden*.

"I do the very best I know how—the very best I can; and I mean to keep doing so until the end. If the end brings me out all right, what is said against me won't amount to anything. If the end brings me out wrong, ten angels swearing I was right would make no difference."—*Abraham Lincoln*.

CAN YOU GUESS

Why the writer on the opposite page was out of employment?

DO you know there are hundreds of people who advertise themselves as "competent" or "well-qualified" or "expert" who have not even a faint idea of what constitutes competency in their particular line of business?

One of the greatest difficulties a business man experiences is to secure employes who KNOW, and KNOW that they KNOW, and can, consequently, make good wherever they are placed. The writer of the accompanying letter evidently *thought* she knew, but how she fooled a business man into the same belief for ten long years, is an unsolvable mystery to us. When a person of such qualifications can hold a position for so long a time, isn't it proof positive that there is a great lack of really good and efficient office men and women? For who would be satisfied with such assistance if he could secure better?

This letter was handed us by the manager of the Publicity Bureau of the PRACTICAL EDUCATION INSTITUTE as a curiosity, and we hereby offer a prize of a year's subscription to THE PRACTICAL WORLD to the one who will send us the best criticism of the letter, with proper arrangement, spelling, punctuation and paragraphing.

Now try your hand on it and send us the result.

\$2.00

will secure a complete course in Business Penmanship

Learn to write.

Drop your stiff, cramped, irregular method and get a style that is worth something.

A complete course arranged by one of the best pen artists in the United States.

The most practical and interesting series of lessons ever published.

Offer limited. Write at once for particulars.

Practical World Magazine

No. 9 North 13th Street
Philadelphia

Philadelphia
April 11/1909

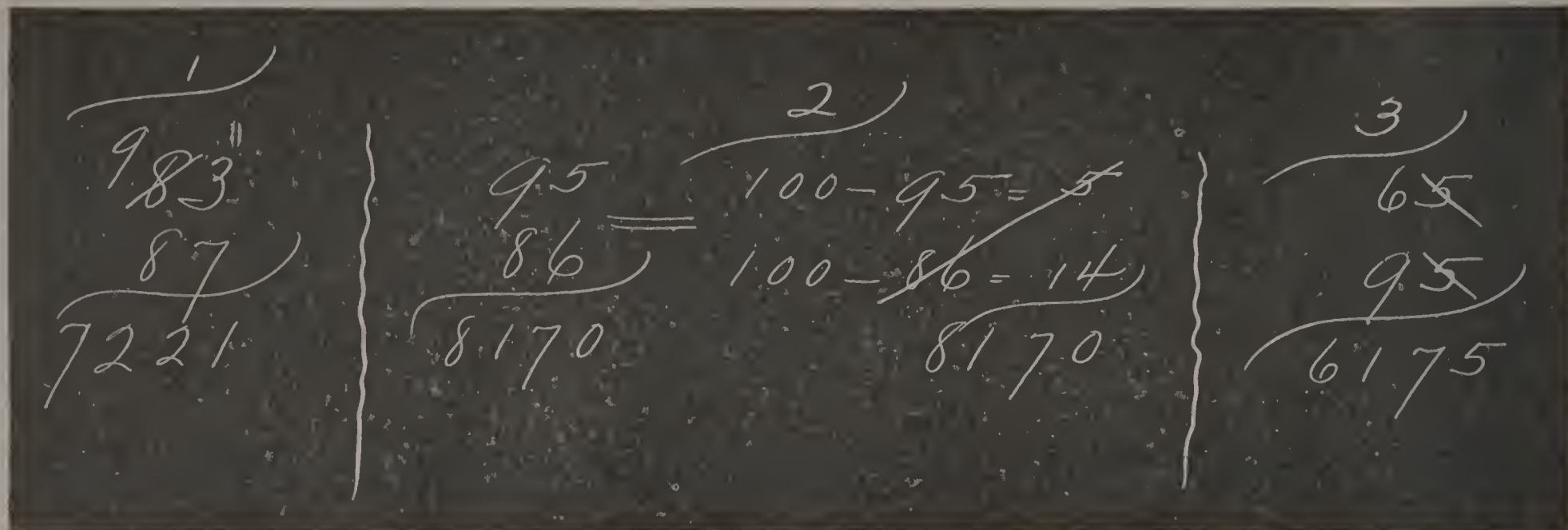
To whom this may come
Dear Sir

in Reference to
your Add as Cashier I
am experienced having had
10 years of it in all its
branches and all systems
having been out of employment
but a few weeks on account
of my employer having sickness
can give you the best of
reference would like to hear
from you hoping you will

favor me with an answer
and also the position
Remain your Respect

Business Short Cuts

By Any Man With an Idea.



ONE of the most valuable assets a book-keeper or clerk can have is the ability to figure quickly and accurately. In many offices the only test an applicant for a position is given is along this line. We give below several short cuts in Multiplication, which, if learned and used, will shorten the work of billing materially.

Example No. 1 illustrates the multiplying of numbers whose right-hand figures, when added together, make 10, and whose left-hand figures are the same. To produce the result, multiply the right-hand figures ($7 \times 3 = 21$) and write the 21 as the first figures of the answer. Add one to the upper left-hand figure of the problem ($8 + 1 = 9$), and multiply by the lower left-hand figure ($9 \times 8 = 72$), placing these figures as the left-hand figures of the answer, making it 7,221. If the product of the right-hand figures is only one figure, prefix a cipher in order to make it fill two places.

Example No. 2 illustrates the multiplying of numbers a little less than a hundred, and is called "multiplying by complements." Subtract the given numbers separately from 100, as in blackboard illustration No. 2. Multiply these differences, or complements, together ($5 \times 14 = 70$) for the right-hand figures of the answer. As in example No. 1, these

figures must fill two places, and no more. If the product be more than two figures, carry the excess to the next step; if it is less than two figures, prefix a cipher as in example No. 1. For the remaining part of the answer, subtract across, *i. e.*, the 5 from the 86 (81) or the 14 from the 95, ($= 81$), thus giving us the full answer, 8,170.

Example No. 3 illustrates the multiplying of numbers ending in five. By observation, you can learn that in multiplying numbers ending in fives, the last half, or right-hand figures of the answer must be either 75 or 25. You can determine which of the two it is by adding the left-hand figures of the numbers you are multiplying. If the sum is even, the answer will end in 25; if it is odd, the answer will end in 75. In the problem given, the sum of the left-hand figures ($6 + 9 = 15$) being odd, place 75 as the right-hand figures of the answer. For the other half of the answer, multiply the left-hand figures ($6 \times 9 = 54$), and to this product add one-half the sum of these same left-hand figures ($6 + 9 = 15$) dropping the extra half if, as in this case, the sum is not equally divisible by 2. ($\frac{1}{2}$ of 15 = $7\frac{1}{2}$). This one-half, or 50, has already been used to increase the basic figure 25 to 75. By following this explanation, we get as our answer, 6,175.

10,000 people read the March issue
of the

Practical World Magazine

These figures are based on the approved statistics
of circulation adopted by Magazines, of five readers
for each copy.

**There was a bona fide circulation
of 2,000 copies of the March issue**

12,500 people are going to read the
May issue of the

Practical World Magazine

as there will be a bona fide distribution of 2,500
copies.

Is Your Name On Our List?

All those whose subscriptions begin with the May
number will receive the March and April issues
free of charge. Here's the blank. Fill it in.
Send it TODAY.

_____ 1909

PRACTICAL WORLD PUBLISHING CO., Philadelphia, Pa.

Gentlemen:—Please enter my subscription for "The Practical World" for one year,
beginning with the May number. I enclose One Dollar to pay for same and am to receive
March and April numbers free. Send Magazine to

(Full Address) _____

Synopsis of the Courses of Study

Taught in the Practical Education Institute

COMMERCIAL COURSE

Bookkeeping—In all its branches, single entry, double entry, retailing, wholesaling, banking, insurance, real estate, commission, opening and closing, rendering statements, balance sheets, etc.

Commercial Arithmetic—With special attention to percentage, interest, bank discount, true discount, partial payments, settlement of accounts, partnership and partnership settlements, account sales, commission, brokerage, and all kinds of business calculations.

Business Short Cuts—All the most useful methods of handling problems in addition, multiplication, interest, discount, and all classes of problems to which short cuts can be applied, effecting a great saving of time and insuring a greater degree of accuracy.

Business English—How to speak, write or dictate in the kind of language that will best convey your thoughts and express your meaning. How to say the most in the fewest possible words. How to write a business letter that will *do* business.

Commercial Law—The laws and customs that apply particularly to commercial transactions. How to make all kinds of contracts and make them *hold*. How to convey real estate and personal property. How to deal with railroad and transportation companies. How to form a partnership, joint stock company or corporation. How all such companies are organized, managed and governed. All about insurance and guarantee. Just what you need to know for your own protection.

Penmanship—A plain, rapid, easy-to-write and easy-to-read running business hand that has a money-earning value in any business office. No flourishes, no shade, no fancy strokes; just plain business writing.

Spelling—How to spell, pronounce and understand the meaning of all the words in ordinary use. Special attention given to business terms and technical expressions.

SHORTHAND COURSE.

Benn Pitman Shorthand—Principles, wordsigns, contractions, phrasing, special forms, technical dictation, actual practice in office work.

Typewriting—Touch method of operating all the machines in common use. Accurate work demanded and secured. No slipshod results accepted. Actual practice in letters, copies, forms, tabulating, billing, invoicing, etc. Use of adding and billing machines and all office apparatus. Letter filing, card indexing,

follow-up systems, and everything found in the most complete business office.

English, Letter Writing, and Spelling covering the same ground as in the Commercial Course.

RAILWAY MAIL SERVICE.

Arithmetic—With special attention to percentages, discounts, interest and settlement of accounts.

Copying from Plain Copy—Teaching absolute accuracy and a perfect concentration of attention on the work in hand.

Penmanship—A plain, smooth, rapid, easy, flowing hand, developed by means of pure muscular movement and an intelligent arrangement of drills leading up to each letter or combination of letters.

Geography—A general knowledge of political geography, boundaries of States, their capitals, chief cities, lakes, rivers, mountain ranges, railway connections, transportation routes, etc.

Transportation—A complete and systematic study of all the railroads of the division in which the student lives, learning all principal lines, all junction points, all railway connections in any town or city of any importance. This is the most important subject in the Railway Mail Service course and we study it by means of specially prepared tables, maps, etc.

PENMANSHIP COURSE.

Penmanship Course—A complete and systematic series of drills and lessons in plain business penmanship. Beginning with the development of the proper movement and advancing a step at a time to the more difficult work. Each step fits exactly into the one preceding it, making the most harmonious and intelligent arrangement found in any series of lessons. Many combinations of initials and signatures are given as are also business forms and letters for study and practice. The work is an exact reproduction of the pen work of the author and is not retouched or engraved in the least. A complete series of thirty lessons, embracing over three hundred copies and covering every feature of business penmanship.

COMMERCIAL LAW COURSE.

WHAT IS LAW—KINDS OF LAW—PERSONAL RIGHTS—PROPERTY RIGHTS.

Contracts—Parties, agreement, consideration, subject matter, kinds of contracts, interpretation, discharge, breach, frauds.

Partnerships—How formed, kinds of partnerships, kinds of partners, duties of partners, powers of partners, liabilities of partners, dissolution of partnership.

Corporations—Classes of corporations, how organized, how governed, powers and liabilities of stockholders, records, how dissolved.

Commercial Paper—Drafts, notes, checks, collateral notes, judgment notes, negotiability, accommodation paper, dishonor and protest.

Principal and Agent—Kinds of agents, how appointed, power of attorney, authority of agents, agents' wrong-doings, agents' compensation, when agent personally liable, termination of agency.

Insurance—Fire insurance, life insurance, endowment insurance, accident insurance, insurable interest.

Property—Real property, title, transfer of property,

warranty deed, full covenant, short form, quit claim deed, landlord and tenant, lease, mortgage, principal trust deed note, interest coupon note, trust deed, short form, same person as payee and maker, chattel mortgages, chattel mortgage note.

Bailment—Classes of bailment, degrees of care, degrees of negligence, deposit, commission, gratuitous loan, pledge, hire.

Common Carriers—Who are common carriers, duties and liabilities.

Insolvency and bankruptcy—Bankruptcy, kinds of bankruptcy, debts not affected by bankruptcy.

[Continued next issue.]

SPECIAL SUBSCRIPTION OFFER

\$1^{.00} will secure for you 50 calling cards and your name engraved in the latest correct script on a copper plate and the

Practical World Magazine

sent postpaid for one year. Sample sheet showing different styles of engraving will be sent on request.

Offer Expires June 30, 1909

Philadelphia, Pa. _____

PRACTICAL WORLD PUB. CO.,

Market and Thirteenth Streets, Philadelphia.

Gentlemen:

Enclosed find One Dollar. Please enter my subscription to the PRACTICAL WORLD for one year, and send me fifty calling cards and plate, as per your offer.

Yours very truly,

An Invitation is Extended to All Parents and Guardians

Who contemplate giving their sons and daughters a Training for a Business Career to call and inspect our Methods, our Equipments, our Facilities, our Surroundings, and our Ability to Assist the Graduate, when ready for a position

OUR METHODS are the business man's methods as we teach the student to do just what he will have to do in a business office. No frills, no unnecessaries; just *business*, and that of the most practical and approved kind. Personal instruction, allowing each student to progress according to his own ability.

OUR EQUIPMENT was made to our order for our work and provides ample opportunity for the student to work under the most favorable conditions and to become familiar with all the detail of office routine and systems.

OUR SURROUNDINGS are the most congenial and healthful to be found in the city. Rooms all clean, bright, fresh and well ventilated. Every room an outside room. Plenty of natural light for each department. Patent ventilators in each window, insuring perfect ventilation and an abundance of fresh air in each room. Small classes, allowing each student to come into direct contact with the teacher daily.

OUR ABILITY to assist our graduates is shown by the fact that we not only place all of our students in good positions as soon as they are ready for work, but we are not able to fill half the positions offered us, even in these stringent times.

Now, we ask you to visit us and see for yourself what we are doing and what we can do for your son and daughter and remember that we base our claim to your consideration on

NOT WHAT WE HAVE DONE
NOT WHAT WE ARE GOING TO DO
BUT WHAT WE ARE DOING TO-DAY

Practical Education Institute

Market and Thirteenth Sts., PHILADELPHIA, PA.

Practical Education Institute

Hours of Instruction

Day Sessions: 9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions: 7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year; students can enter any time. Personal instruction, modern equipment.



Holidays

School sessions are not held during Christmas week or on legal holidays.



Rates of Tuition

DAY SESSIONS

One month in advance\$12.50

Six months 67.50

One-half on entering, balance beginning of second month.

Ten months 111.00

One-third on entering, one-third beginning of second month, balance beginning of third month.

NIGHT SESSIONS

One month in advance \$5.00

Nine months 40.00

Five payments of \$8.00 each, one month apart. First payment date of entering.



Text-Books and Stationery

Text-books and stationery may be purchased by the student as needed. The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50.

The cost of all text books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00.

The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note-books, pencils, pens, etc., may be purchased at the stationery room of the school or at any stationery store.

Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and of course purchase only the text-books and materials needed for the studies they select.

MAY 21 1908

A Competent
Stenographer
— **Clerk** —
Bookkeeper

Can be secured on short notice

Through our thoroughly organized publicity department, we keep in touch with experienced persons, which enables us immediately to fill any position from *BEGINNER TO EXPERT*.

**Absolutely No Charge Either to
Employer or Employee**

Multigraphing, Copying, Mimeographing, Address-
✻ ✻ ing, Typewriting, Mailing, Etc. ✻ ✻

MACHINES OF ALL KINDS TO RENT

Translations of Business Correspondence
in German, French, Spanish, Italian, etc.

Practical Education Institute

(INCORPORATED)

COLONIAL TRUST COMPANY BUILDING

MARKET AND THIRTEENTH STREETS

Keystone Phone, Race 1781

Bell Phone, Filbert 3839

THE PRACTICAL WORLD

THE DOOR TO SUCCESS

PRACTICAL
EDUCATION
INSTITUTE

An Extraordinary Offer

WITH EVERY YEARLY SUBSCRIPTION TO

The Book-Keeper

YOU CAN HAVE YOUR CHOICE OF THE FOLLOWING
MAMMOTH BOOK OFFERS:

Offer Number One

The American Business and Accounting Encyclopædia (in four volumes), containing over 1100 pages of solid business rules, methods and systems. This work has never before sold for less than \$10.00 and may be secured for only

\$3.70

including a year's subscription to THE BOOK-KEEPER.

Offer Number Two

A Complete Business Library including Commercial Correspondence, Sales Promotion, The Credit Man and His Work, Manufacturing Cost. The entire library has always sold for \$8.00 and now can be secured for only

\$2.55

including a year's subscription to THE BOOK-KEEPER.

FIRST COME, FIRST SERVED, SO GET IN YOUR ORDER EARLY.

The Business Man's Publishing Co. Ltd.

DETROIT

93 W. FORT and WAYNE STS.

MICHIGAN

THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, MAY, 1909.

No. 3

THE CIVIL SERVICE

By F. H. DUFF, of the Weather Bureau

One who has completed some difficult piece of work may be pardoned for saying that "Nothing succeeds like success," but the motto of the young man who has his way to make should be, "Nothing succeeds like persistence."

An element of uncertainty, variously designated as luck, chance, or accident, besets us in all that we do. Sometimes it is helpful, sometimes harmful, but whether it comes for good or ill, those who rely upon it are sure of ultimate shipwreck. Training and persistence are the boat-hooks that enable us to seize upon the good that floats our way upon the sea of life and fend away the undesirable.

To the young man seeking a position, the element of chance is nowhere else so nearly absent as in the civil service. The place that he wishes in store, office, bank, school, library, or what not, may be filled before he knows there is a vacancy. Some influential person may have a relative for the position. Any one of a dozen things, aside from his fitness, may thwart him. Of course, perseverance will eventually find him what he wishes, but the way is not smoothed for him as it is to the classified service of Uncle Sam. There are always places to be had there, and when one applicant succeeds his example is an inspiration instead of a discouragement to others. There are but five requirements: American citizenship, proper age and sex, good moral character, a sound body and sufficient knowledge to pass the entrance examination.

A few letters of recommendation, usually three, are required, but these are for the purpose of proving the good character of the applicant. The word of the village lawyer; doctor, teacher and clergyman will carry the young man as far as will that of his Congressman, Governor and Senator. Perhaps it

will do better, for the commission frowns upon anything that savors of political influence.

The person taking examination is asked whether he is a graduate of any school, but the bare fact that one has taken his degree gives him no advantage. The great question is not where he obtained his knowledge, but whether he has it. So it happens that the range of civil service employes is from university men down to boys from the commonest country district schools.

The examinations for most positions are not difficult, but the answers must be clear and concise. The fellow who "knows but cannot explain," will not be proud of his grades. That the applicant merely pass is not enough, especially if he is desirous of beginning work as soon as possible, for selections are made from the names of those who make the highest grades. The writer knew one young man who took three examinations before receiving an appointment. He passed each time, but his grades were not much above the minimum limit.

No matter how thoroughly the aspirant is versed in the necessary studies, he should make a searching review of all of them just before being examined. A course in a good business school that makes a specialty of preparing for the civil service makes the best possible preparation. If the young man or woman cannot spare the time or money to attend school, a correspondence course is the best substitute. There are hundreds of people in the classified service whose success was made possible through correspondence schools.

While occasional special studies, such as meteorology for the Weather Bureau and railway geography for the Railway Mail Service, are required, most of the examinations consist of what are generally called the common

school branches. Too much stress, however, can hardly be put upon two things. One of these is good penmanship. It is a recommendation anywhere and will do much to help your grades. The other is the ability to express one's meaning in clear, unambiguous language. Some of the examinations include essays upon which as much as 25 per cent. of the grade is based. The applicant can usually choose his subject, which should be a simple one with which he is well acquainted. Two young men of about equal attainments passed the same test. One wrote on "The Renaissance of Art in Europe," and got a place in six months. The other told of "A Kansas Drought," and was at work for Uncle Sam in three weeks.

It has been urged that a civil service job is a deadener to ambition. The answer is that the salaries paid are above the average, the work is reasonably easy and usually confined to a certain number of hours per day, and the opportunities for study are very good. If the employe desired to prepare for some other calling, he can save the money much more easily from his seventy-five dollars a month the year round than from a salary of, say a school teacher at thirty to fifty dollars a month for eight or nine months of the year. If he lacks the courage to break away from a steady income he would not be likely to accomplish much in another calling.

Nor are the opportunities for promotion in the classified service to be despised, and the list of good things is being added to by every administration. The writer knows of several men now receiving from \$2,500 a year up who have advanced from a beginning of \$60 a month.

Unless a young man has a definite desire for some trade or profession and the means for learning it, he cannot do better than to obtain a place in the civil service, and such positions as are open to women are equally desirable.

"He who lives, looking for pleasure alone, his senses uncontrolled, idle and weak, the temper will certainly overcome him as the wind throws down a weak tree."—*Buddha*.

THE VALUE OF SHORTHAND FROM A REPORTER'S VIEWPOINT

By HARRY R. HOWSE, Chicago.

[In our last issue we promised an article from Chicago's "boy reporter," giving his opinion of the value of shorthand as a stepping-stone to success, and we are very glad to be able to fulfill our promise in this number of *THE PRACTICAL WORLD*. Mr. Howse made an unusual record while in school, and attained a speed equal to ordinary reporting before leaving the college. And he always kept in mind this fact, that the only thing worth while was the best he could possibly do, and he just kept on studying and learning and piling up useful ability so that promotion was only a natural result of his efforts. His success can be traced to but one thing: a determination to succeed by making himself worthy of success. And any young man can do just as well if he has the ambition to rise and the grit to back his ambition up with hard labor.]



HARRY R. HOWSE

To the person who knows nothing of shorthand, watching the stenographer recording with apparent ease the proceedings of a rapid-fire cross-examination in court, or following a rapidly delivered sermon or lecture, it would appear that the writer of those mysterious little marks must possess some superhuman ability, or the Goddess of Good

Fortune has smiled benignantly upon him by admitting him into a mystic sphere gained only by the chosen few. Many a young person, standing upon the threshold of a career, about to choose a vocation, may think of becoming a stenographer, but a thought like the above flashes through the mind, and the idea of becoming a stenographer is dropped without further consideration. However, this young person may not doubt his own capabilities too much, and may decide that he pos-

sesses enough natural ability to learn shorthand, but sees no opportunities awaiting when he is competent to do good work. It is to this individual that these remarks are addressed, in the hope that it may be the means of pointing out a few of the possibilities of shorthand, its remuneration not only from a monetary standpoint, but also the pleasure and satisfaction derived from writing it.

The young person contemplating shorthand writing as a life's work should consider the mental training to be received while learning the principles of shorthand, and when speed practice is commenced, the ability will be developed to think quickly and make wise decisions quickly when called upon to do so. Then, when a speed of about 100 words a minute is reached, an endeavor should be made to secure a position in some good office. There the stenographer comes in contact with the heads of the business,—the men who by their perseverance and business ability have made their particular business a potent factor in this great commercial life. Then, in receiving their dictation, the stenographer gets the benefit of their years of experience, has unlimited opportunities to personally study their secrets of success in business, and when opportunity presents itself through vacancy or expansion in business and a competent head of the business is to be secured, all eyes naturally turn to the competent man, and it is the stenographer who by having come in personal contact with the former heads of the business, and having gained a knowledge of its inner workings, is given the new position.

Then, to those who would write shorthand professionally, there is an unlimited field for the competent. Of course, it takes a much longer time to qualify for the shorthand reporter's chair than for an amanuensis position, but, unlike other vocations, after a speed of 100 words a minute has been reached, a commercial position may be obtained and held for a while, thus paving the way (financially and otherwise) to ascend the Alpine heights of reporting speed. Once there, the opportunities for acquiring a great fund of general knowledge are unlimited. The court reporter

meets the doctor, the lawyer, the engineer, etc., and by writing in shorthand and making transcripts of their expert testimony, or lectures, the reporter of a few years of experience has a wider knowledge on many subjects than any other individual who has not made a special study of them. The remuneration received for writing expert shorthand in most instances is greater than that received by followers of other professions, and varies according to the degree of expertness required.

It is hoped that the foregoing has pointed out a few of the possibilities of the stenographer in different lines of business. All that is necessary is to acquire as broad an education as is possible to obtain, and a thorough study of some Pitmanic system of shorthand, then conscientious practice, practice, practice, and the benefits derived therefrom, financially and otherwise, will be in proportion to the amount of time devoted to careful study of the art.

FROM THE "CANNON'S" MOUTH

"In this country, where 90 per cent. of the people are trying to push ahead, where they are racing to get in advance of the other 10 per cent., it is up to those in the rear to try to equal them by using their mental and physical ability. The country has no patience with those who are discontented and abnormal. The applause is for the man in front. The man who attains power and keeps it deserves his success. Carping and complaining will not advance the man in the rear. He must put his best foot forward and try his hardest."—*Speaker Cannon on his seventy-third birthday.*

It isn't what a man wants to-day that makes him money—it is what he knows he may want to-morrow, and gets to-day.

While you continue to do a thing simply because you have always done it, your competitors feel perfectly satisfied.

THE PRACTICAL WORLD

For the Discussion of Practical Topics of General Interest

Published on the 15th of each month in Philadelphia

E. I. FISH Managing Editor

PRACTICAL EDUCATION INSTITUTE,
Market and Thirteenth Streets, Philadelphia.

SUBSCRIPTION RATES

U. S. or Canada, per annum, prepaid \$1.00
Foreign Countries, " " 1.50
Per Copy 10

Advertising Rates made known on application.

PHILADELPHIA, MAY, 1909.

CONTENTS

	PAGE.
The Civil Service.....	49
Shorthand from a Reporter's Viewpoint.....	50-51
Contents—Editorial	52
Are You Keeping Up With the Procession?.....	53
The Young Man to the Front.....	54
The Commercial School a Modern Necessity.....	55
Alumni Association	56
From a Business College to the White House....	57
The Shorthand Department.....	58-59
The Newsboy Who Wouldn't Stay a Newsboy....	60
Lines to a Typewriter.....	61
The Commercial Department.....	62-63
The "On Time" Man, and Another Chance.....	64
Course in Lettering.....	65
Penmanship Department	66
Miscellaneous	67
Publicity Department	68-69
Business Short Cuts.....	70-71
Correspondence Course	72-73
Information Bureau	74
Miscellaneous	75-76
Why You Should Attend the Practical Education Institute	77
Classified Advertisements	78
Advertisements	79-80

What if you fail in business? You still have life and strength. Don't sit down and cry about mishaps, for that will never get you out of debt, nor buy your children frocks. Go to work at something, eat sparingly, dress moderately, drink nothing exciting. And above all, keep a merry heart. And you'll be up in the world.—*Franklin.*

If common sense were sold by the yard like ribbon, there would be many who did not possess enough sense to buy it with judgment.

EDITORIAL

THE PRACTICAL WORLD is now three months old, and we believe our readers will agree that it has already justified its existence and that it gives promise of becoming an efficient factor in helping young business men and women in their struggle for a place in the world. You will notice that the word "practical" applies to every page, as there is absolutely no theorizing found in its pages. Every article is written by the "man who knows," and is written with but one purpose—to instruct, to enthuse, to energize, to galvanize the reader and give him a better knowledge, a higher ideal or a more determined purpose in life.

Read the three contributed articles on "Business Training," "Shorthand from a Reporter's Viewpoint," and "The Civil Service." They tell you of different fields of endeavor that can be reached by anyone, and all giving permanent and immensely satisfactory results for your labors.

And then when you have read,—*act*. If you are not satisfied with your present position—and no young man or woman should be satisfied—get ready for something better. The world is in a hurry and it takes the first man who can do its work, while the man who waits to "think about it" will find the opportunity gone long before he makes up his mind.

*"Twixt the Optimist
and the Pessimist
the difference
is droll—
the Optimist
sees the doughnut,
the Pessimist
sees the hole."*

QUOTATION

ARE YOU KEEPING UP WITH THE PROCESSION?

This is the age, not only of the swift runner—the hundred meter dash—but more particularly of the long-distance man—the Marathon runner, whose wind and muscle and grit are equal to any strain he may put upon them. You may not approve of the pace that is set, but you must either follow it or get out of the race and watch the others go by. It doesn't do any good to try to stay in and kick because others won't wait for you. 'They *can't* wait. The pressure behind them is too great. Don't think you can follow the pace of 100 years ago and keep up with the procession of to-day.

Franklin knew better how to live than any other man in his day, but what would he know of the life of to-day? If Franklin were to come back to earth knowing only what he knew while he was here, he would be a veritable wonder on account of his ignorance. Place him on the streets of any large city and he would be helpless.

Franklin never saw a railroad, a trolley car, subway, surface car or elevated. He never saw an electric light or an electric motor. He would not know what a telegraph, telephone or typewriter was for. He wrote with a quill, read by the light of a candle and his meals were cooked in a swinging pot over a fire-place. His clothes were spun and woven by hand and every stitch in them was made by the same slow process. He printed his papers on a hand press, and if he had subscribers in California they would have received their papers ninety days after publication. In his day the modern battleship was yet undreamed of, while one who would have suggested the automobile would have been fit only for the mad-house. Truly, "the world do move." And you cannot hinder it. But are you moving with it, or a little ahead of it, or are you standing off and watching the procession until the last man passes and you are left to bring up the rear?

This is the vital question for you. At which end of the procession are you? The progress of the world during the past century has been marvelous. But the progress of the world

is simply the progress of a few aggressive intellects that lead the world. The last century would have left the world just where it found it had not some MAN stood out above and before his fellow man and showed the way for others to follow. But the *opportunity* called forth the *man*, and the work was done.

But there is more work and greater work to do now than ever before, and the men of the past generation cannot accomplish it. To-day's work must be done by the men of to-day, and unless we slacken the pace set by our fathers, the next century will see accomplishments even now undreamed of. But before the *accomplishment* must come the *man*. What will be *your* part in the history of the twentieth century? When the train of Destiny goes thundering into the Terminal of Large Accomplishments, will you be on the engine or will you be kicked off at some out-of-the-way station because you were only a dead weight, a hinderer of progress and a sponge on the production of others?

There must be Edisons and Wrights and Roosevelts in every generation if the world is to go on, and, if you do not furnish any motive power, don't hang on to the brakes. Don't be satisfied to "follow the pace," but set a pace for others to follow. Only the stragglers, the clowns and the howling calliope bring up the rear.

"The man who is fitted to take care of himself in all the conditions in which he may be placed, is, in a very important sense, an educated man. The savage who understands the habits of animals, who is a good hunter and fisher, is a man of education, taking into consideration his circumstances. The graduate of a university who cannot take care of himself—no matter how much he may have studied—is NOT AN EDUCATED MAN."—*Ingersoll*.

"As good almost kill a man as kill a good book; who kills a man kills a reasonable creature, but he who destroys a good book kills reason itself."—*Milton*.

THE YOUNG MAN TO THE FRONT

We always like to read the stories of successful men—of men who started out in life as poor boys and without any apparent opportunities, and who have, by their untiring efforts and grim determination, overcome everything in their way and reached a point at, or very near, the top. But the young boy just on the edge of manhood does not want to wait until he is forty or fifty years old before he can call himself a success and his life worth something to himself and his fellow-man. He wants to begin right now. And he is right. So while we like to refer to these great men as examples of what may be accomplished by years of toil and endeavor, we like better to tell of a young man like Frederick Leon Pahre, the Trenton boy of fifteen, who is probably the youngest and smallest regular telegraph operator in the employ of the Western Union.



FREDERICK LEON PAHRE

Published by courtesy of Trenton Evening Times.

A little over two years ago Frederick was attending the sixth grade public schools of Trenton. His father died. His mother was left without any support except her two sons,

Frederick, aged thirteen, and another brother, aged ten. Frederick, being the older, resolved to take upon himself the duties of the head of the family, and he secured a place as messenger boy in the Western Union offices. From the first he showed remarkable aptitude in many ways. He became universally popular with the patrons of the company. In a short time he was promoted to the duties of night clerk, which allowed him to remain in the office the entire time. Here he had charge of the messenger boys, and, although he had so lately been one of them, he displayed great managerial ability and easily made good in his new position, and found some spare time in which to practice at the telegraph keys. After a short time as night clerk he was again promoted, this time landing as day clerk. Here he had a little more time for practice and he used every minute of it. He soon became proficient enough in the knowledge of dots and dashes to send easy messages. Then he was entrusted with receiving. Every added responsibility with him was an added opportunity for advancement, and he applied himself to his new task with even greater diligence, if possible. And to-day he is a good telegrapher and can send and receive with any of his co-workers, some of whom are twice his age.

For two months he has been acting in the capacity of operator. He is making good. He pays attention to business. He is very popular with the patrons of the office and has made many friends by his untiring willingness and his uniform courtesy. And at the time when most boys are just finishing their elementary education, Frederick is well established in a profitable position with all the opportunities in the world ahead of him. Can any boy reader of this story find any encouragement in this young man's experience?

Some folks have to wait until they see everybody do a thing before they screw up courage enough to try it—then everybody is generally doing something better.

THE COMMERCIAL SCHOOL A MODERN NECESSITY

The demand of the world everywhere, and the most insistent demand in the world, is for knowledge. For "more light" on every-day affairs of life and the things that go to make up life. The business man of the older generation may tell you,—and he may tell it boastfully,—that he started out in life with no education and without a dollar, but you just ask him if he is taking that kind of people into his employ to-day. He may tell you that what was good enough for him is good enough for his boy, but when it comes to employing someone else's boy and paying him a salary, he demands that that boy shall know something, and that that knowledge shall cover the most up-to-date and approved methods of doing business. And if he doesn't demand that much from his employes you had better keep away from him, for there is no future for his business and no development in his service.

If every business school in the United States were to go out of business to-morrow, the urgent demand from business men would call into existence twice as many more the next day. The world cannot live without them. Business would be at a stand-still and progress and financial development would pass into ancient history. All the modern advancement in mercantile achievement has been contemporary with the growth of the business school, and the result of a higher quality of business acumen, applied in a more systematic and intelligent manner. It has been the result of trained minds and modern methods, and these minds have been trained and the knowledge of the methods has been spread by no other means than the business college.

But the name "business college" has now grown to mean more than it did a generation ago and each year shows a higher standard of efficiency, a larger field of usefulness and a more vital connection with the commercial progress of the world. The modern business college is not a mere trainer of bookkeepers and stenographers, fit only for subordinate positions and the weekly pay envelopes, but it is a developer of business men and women with

managerial qualifications and executive ability, capable of growing and rising as fast as opportunity presents itself or of making a place for themselves if necessary.

No young man should enter a business school with the sole purpose of becoming and remaining a bookkeeper or stenographer, but he should master these subjects as a stepping-stone that will place him within reach of,—and in a straight line to—the manager's chair. And this route is the surest, the shortest, and in this day, almost the only route by which one can reach the high positions.

Business colleges a necessity? Their graduates fill a larger part of the world's activities, render a more useful service, control a larger capital and receive greater salaries than the graduates of all other technical schools combined. Call the roll and see.

HOW DID YOU DIE?

Did you tackle that trouble that came your way
With a resolute heart and cheerful?
Or hide your face from the light of day
With a craven soul and fearful?
Oh, a trouble's a ton or a trouble's an ounce,
Or a trouble is what you make it,
And it isn't the fact that you're hurt that counts,
But only how did you take it?

You are beaten to earth? Well, well, what's that?
Come up with a smiling face.
It's nothing against you to fall down flat,
But to lie there—that's disgrace.
The harder you're thrown, why the higher you
bounce,
Be proud of your blackened eye!
It isn't the fact that you're licked that counts;
It's how did you fight,—and why?

And though you be done to the death, what then?
If you battled the best you could,
If you played your part in the world of men,
Why, the Critic will call it good.
Death comes with a crawl or comes with a pounce,
And whether he's slow or spry,
It isn't the fact that you're dead that counts,
But only how did you die?

—Edmund Vance Cook.

Alumni Association

Of the Practical Education Institute.

OFFICERS FOR THE ENSUING YEAR

President, Philip A. McCormick, 819 Ellsworth St., Philadelphia.

Vice-president, Howard Wallace, 2034 Vine St., Philadelphia.

Vice-president, Miss Martha Broadwater, Magnolia, N. J.

Secretary, Henry A. B. Schwartz, Jenkintown, Pa.

Treasurer, Miss Anna Martin, Glassboro, N. J.

We wish to publish each month a page devoted to the doings and the progress of our graduates and will appreciate any items of interest sent us by any of our members and friends. By working together harmoniously and faithfully we can build up an association that will be worth a great deal to all of us, not only in a social, but in a business sense. With an association thoroughly organized and all pulling together, not a single member ever need be out of employment, as someone will certainly know of an opening and will recommend his fellow-member for the position.

Mr. B. F. Metzger is now an enthusiastic commercial teacher in the Goldey Business College, Wilmington, Delaware.

Miss Grace Rockford can be found writing the letters and assisting on the books for Wm. H. Rau, 13th and Chestnut Streets.

Mr. George Shivelhood is the stenographer at the Wayne Junction Station of the Reading R. R.

Miss Pauline Bluetghen is stenographer for Jos. S. Miller, of 1208-10 Ridge Avenue.

Mr. H. J. Horan, Jr., of the class of '08, is attending the law department at the University.

Miss Helena Green is stenographer for Teb Bros., of 107 S. Front Street.

Miss Nellie Johnson is busily engaged as stenographer for Levick & Son, at 724 Chestnut Street.

Mr. John T. Greene occupies the position of head bookkeeper at the Philadelphia Felt Works.

Miss Elsie McCormick is a well-qualified stenographer for the Philadelphia Life Insurance Co., North American Building.

Mr. H. A. B. Schwartz, our efficient secretary, is private secretary to the president of the Jenkintown Gas Co.

Mr. Philip A. McCormick is assisting Uncle Sam in the Southwark branch of the postoffice.

Miss Mary Fiala is a valued stenographer for the American Radiator Co., corner Broad and Arch Streets.

Miss Margaret Reid is one of our many students who are doing excellent work with the Hires Root Beer Co.

One of our teachers received a letter from Mr. Joseph Micke saying he was getting along nicely in his position as stenographer for the Geise Mfg. Co.

Mr. Clarence Buzby has for some time been head bookkeeper for the Smith-Hartigan Co.

Mr. Max Cooperson occupies the desk of bookkeeper for Wm. Rea & Sons.

Mr. Michael Wollock is one of the standbys of the Jos. C. Darlington Co.

Miss Anna Strugalla is the efficient bookkeeper and stenographer for Henry Goldthorpe.

Chas. Davey is station master at Lawnside, N. J.

Miss Mary Heffernan, who was compelled to give up her position with the Bryn Mawr Ice Co., has now regained her health and is ready for business again.

The Misses Alberta Rowan and Anna Evans are both employed at the Franklin Chemical Works.

FROM A BUSINESS COLLEGE TO THE WHITE HOUSE

Lyman J. Gage, ex-Secretary of the Treasury, is a graduate of a business college and began his career as a bookkeeper. Mr. Gage recently said, "Business colleges are technical schools and approximate actual life much closer than the universities, training the youth so he can step directly from the school into a paying position. Their growing recognition is one of the most hopeful signs of the times."

The problem of civilization is to eliminate the parasite—and in the process of elimination the business college to-day is one of the chiefest factors. The classical education may help you to earn a living and it may not, but business education always does.

And do you know what a business education means? I'll tell you, it means economic freedom. The man or woman dependent on another for bread and clothes is a slave, a slave to incompetence, and that is the bitterest kind of serfdom. Graduates of good business colleges, without exception, have paying positions awaiting them—they do not have to advertise for a place, borrow, beg, steal nor stand in the bread line.

Nicholas M. Butler says, "It is absurd to suppose you can send your boys to college where there are idle and extravagant youths, without their catching from the idle ones some of the bad habits which the idle and extravagant possess."

Just so!

So look, you lads, don't shed any of the briny if fate decrees that you cannot spend four years of your young manhood in a university. Take a correspondence course, go to a normal school, get busy in a business college, where everybody is busy, where time is precious and opportunity is prized. Improve your opportunities, that's the thing!

Decide on what you want to do, and what you want to be, and go after it. You'll win, and when you are forty, these fellows who manipulate the pasteboards, inhale cigarette smoke and cram for exams., will be coming to you for advice, to borrow money, to have

you operate on them for appendicitis, and for passes to the poor house.

Get eight hours' sleep every day, work, smile, study, and health, happiness and success await you.

Ask Cortelyou!

ELBERT HUBBARD.

VELOSOGRAPH

E
L
O
S
O
G
R
A
P
H



V
E
L
O
S
O
G
R
A
P
H

VELOSOGRAPH

SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting on the market. Write

JOHN A. WATTERSON

Complete dictation outfits
for school or individual use

Box No. 1225, Pittsburgh, Pa.

\$2.00

**will secure a complete
= course in Shorthand =**

arranged by one of the most successful teachers of Pitmanic Shorthand, and covering all the work given in a regular Shorthand School. Offer limited. Write at once for particulars. :: :: :: :: ::

Practical World Magazine
9 North 13th Street, Philadelphia

The Shorthand Department

By MISS CORA C. MYERS, M. E., M. P., PRINCIPAL SHORTHAND DEPT. PRACTICAL EDUCATION INSTITUTE

(Continued from April issue.)

VOWELS.

In phonography, dots and dashes represent vowels. Care must be taken to distinguish between the *sounds* which the dots and dashes represent and the *vowels* themselves.

Since stenography is a system of *shortened writing* based upon *sound*, the sounds which the consonants, the dots and the dashes represent are of the first importance; thus,

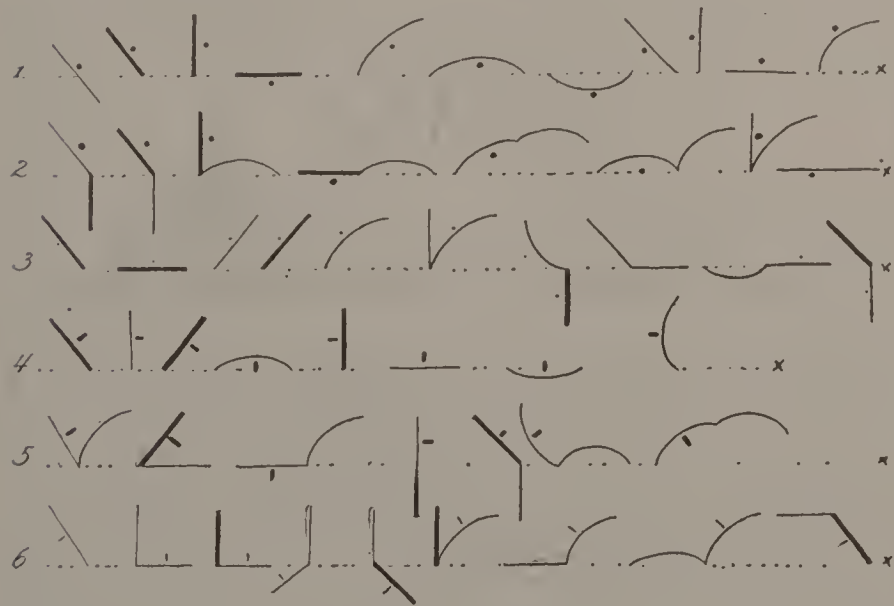
1. A *heavy dot* placed immediately after or before the middle of a consonant stroke represents the sound of *long "a,"* as in *late*, regardless of the spelling of the word, as *mail*, *neigh*, *pear*.

2. A *light dot* placed *before* the middle of a consonant stroke represents the sound of *short "e,"* as in *tell*.

3. A *heavy dash* written at right angles to consonant stroke, either after or before the middle point, represents the sound of *long "o,"* as in *go*.

4. A *light dash* written at right angles *before* the consonant represents the sound of *short "u,"* as in *touch*.

Copy the following outlines accurately ten times and transcribe the words:



Transcribe the following words and send in for correction:

1. Date, fame, ate, cage, bale.

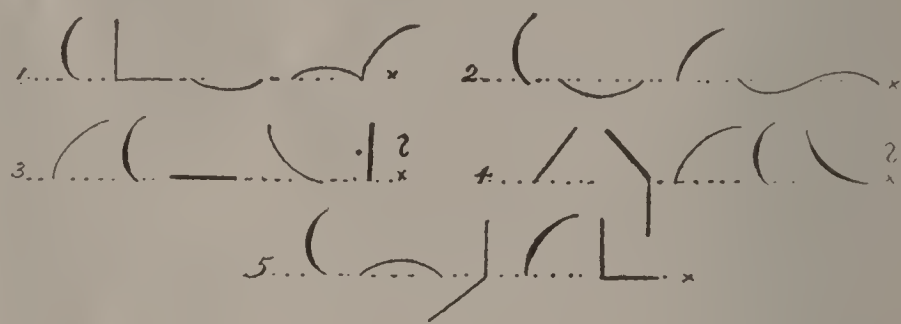
2. Shed, beck, dell, fetch, belle.

3. Oar, loam, lobe, bowl, toque.

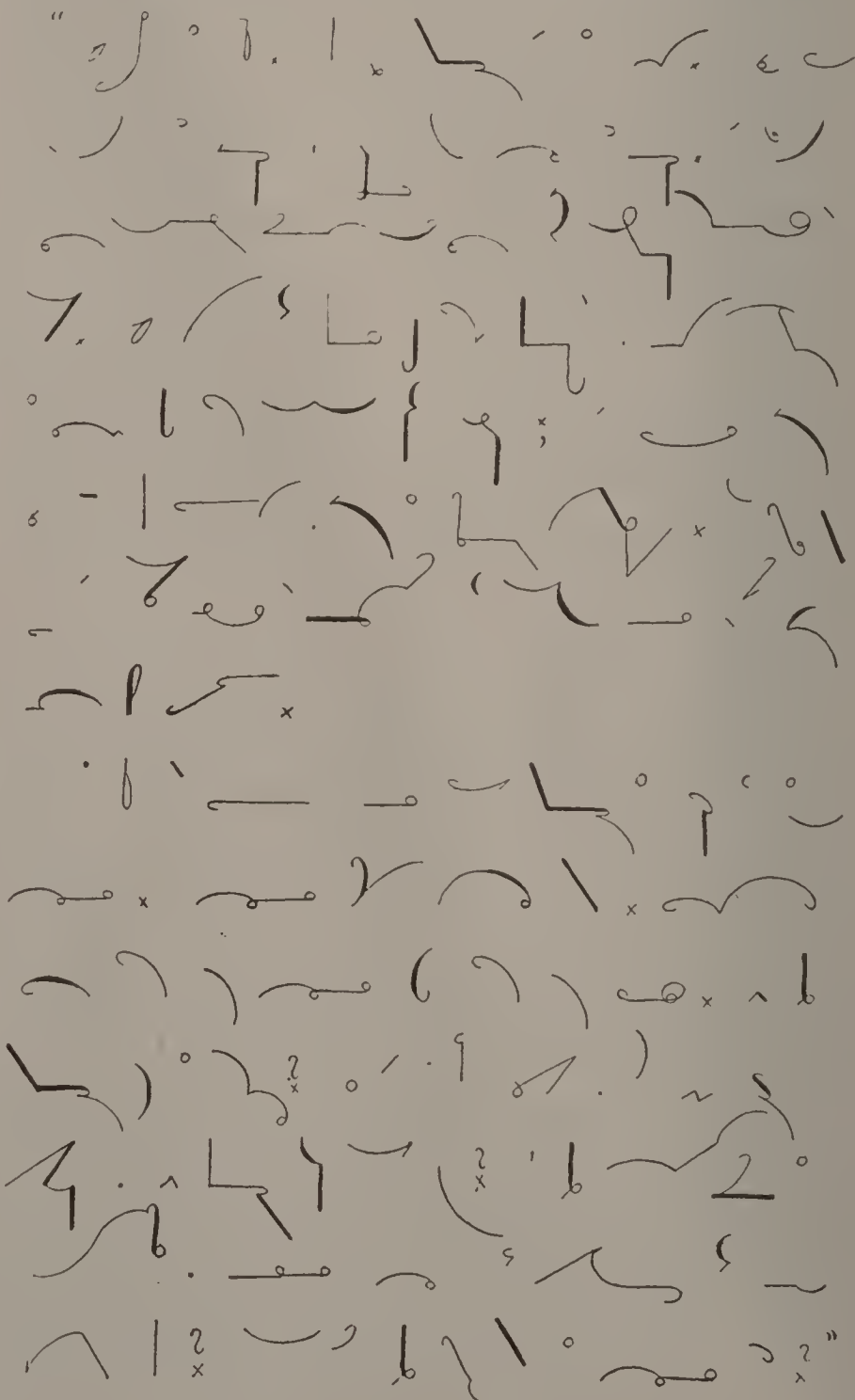
4. Cup, Dutch, fudge, dug, fur.

In writing sentences, the vowels in the words are omitted.

Copy the following sentences until you can write them readily:



Transcribe and send in for correction:



The first lessons in this course are given in the March and April numbers of THE PRACTICAL WORLD. All subscriptions received in June will begin with this number, and we will send the first two numbers without charge.

(Continued in June issue.)

The wise man, while in health, will make provision for his declining years, when care and toil may draw heavily upon his physical and mental powers.

Are you a wise man?

Are you a wise woman?

The wise think before they speak; the unthinking speak before they think.

STEPPING STONES TO HIGHER POSITIONS

(Continued from March number.)

6 Learn the technicalities of your business.

7. In the cars or at the lunch tables, discuss *anything, everything, except your employers' business affairs.*

8. Attend strictly to *business* during *business hours.*

9. Remember that "familiarity breeds contempt" in the *office*—even more so than in the social world.

10. Are you a "person of moods?" *Cultivate an even temperament.*

IN MONTANA

Some hard drilling is done in Montana mining camps, according to the following conversation:

Said one miner: "The rock down in that shaft is so hard that they used six barrels of drills the other day and barely scratched it."

"Ugh!" said another, "I saw 'em working on a ledge once where the rock was so hard that after they had used nine barrels o' drills on it the hole stuck out six inches."—*Popular Mechanics.*

ORIGIN OF SHORTHAND

Stenography was used among the Greeks and the Romans

The existence of stenography among the Greeks and the Romans is certain. The shorthand that they used was a form of writing in which each word was represented by a special sign. The letters of the alphabet, with modifications, connected so as to admit of great rapidity of execution, formed the elements of these characters. They date at least from the first century before Christ.

In the second century A. D. is found the term semeiograph (stenographic character) in the Greek orator, Flavius Philostratus.

Origen of Alexandria (185-254 A. D.) noted his sermons down in shorthand, and Socrates, the ecclesiastical historian of the fourth century, says that part of the sermons of St. John Chrysostom was preserved by the same process. In the first century B. C. a discourse of Cato Uticensis, according to Plutarch, was taken down by shorthand reporters.

The development of shorthand was due especially to Marcus Tullius Tiro. Born in Latium in 103 B. C., Tiro, who was a slave, was brought up with Cicero, who was some years his junior. Freed, he became Cicero's secretary, and in this capacity aided him greatly. In the famous trial of Catiline (63 B. C.) the stenographic rapidity of Tiro was at its height.

What would be the state of the highways of life if we did not occasionally drive our thought sprinklers through them?

Can We Serve You in Any Way?

Engraving

General Lettering and Monograms on Watches, Jewelry and Silverware. Up-to-date, reasonable prices. Monograms for Automobiles and all Leather Goods. Ornamental and General Engraving. Students instructed in the art; terms reasonable.

T. W. HITCHCOCK, 11 N. 13th Street

THE NEWSBOY WHO WOULDN'T STAY A NEWSBOY

The sudden death of H. H. Rogers, multi-millionaire and manager of the Standard Oil Co. and other large institutions, again calls attention to the unlimited possibilities that are open to the young man who knows a possibility when he sees it. As a boy he was as poor as any Street Arab in this city. Sold papers for a living. If he had been satisfied to remain a newsboy he would probably still be conducting a news-stand in some out-of-the-way corner. But while selling papers his mind and ambition reached out for larger things. Business appealed to him. He was a born business man. And at the first opportunity he secured employment in a business house, on a small scale. But it was an opening, and he had a hobby, and that hobby was to know his work and to do it better than anybody else. So new opportunities came to him. He became associated with the original incorporators of the Standard Oil Co. before the great corporation had yet come into existence. He was with it from its earliest organization and he did much to develop it into what it now is—the most gigantic and powerful corporation on the face of the earth.

Aside from his interests in the Standard Oil, he was vice-president or director in more than twenty other large corporations, and practically owned and built a railroad from the coal districts of West Virginia to tidewater at Sewell's Point. This road he financed largely from his own funds, putting about forty million dollars of his own good money into it.

This newsboy president of a railroad, and vice-president of the greatest corporation on earth and numerous other smaller institutions, achieved his success through no secret nor magic, but by the intelligent use of qualities that are possessed by every reader of this magazine. He met the conditions demanded by success and he achieved results beyond even the dreams of his youth. Somebody must take his place. Could you?

IF YOU ARE A BUSINESS MAN WHY NOT ACT LIKE ONE?

The manager of a well-known firm in this city that employs a large number of young people in its clerical force, told us a few days ago of his experience in securing a young man to fill an important position in his office. He advertised for an office man. A young man answered the advertisement and was requested to call in person. He called. On the back of his head rested a "dinky" little cap, at his belt swung a base-ball glove, and in his hand was one of the latest novels. Did he get the position? He did—NOT. Base-ball is all right,—out of business hours. Literature is all right,—out of business hours. But the young man who goes into a business office to apply for a position, carrying with him something to read or something to play with is very likely to have more time to read and more time to play than he really knows what to do with.

If you are going to be a business man, you must act like one. Don't mix your business and your pleasure. During business hours you should think business, talk business, and act business. And then when business hours are over, forget business and have as good a time as possible.

When you are going to apply for a position in a business office, everything depends upon making the employer understand that you are there for business, and have no other idea in life except to work, and work hard, just as long as there is work to do. And you cannot make that kind of an impression if the most noticeable thing about you is a ball bat or a novel. You may fool yourself, but you cannot fool an employer. That's the reason he is an employer. And you owe it to yourself and to your future to carry with you such an atmosphere of business and aggressiveness that the employer will take you whether he needs you or not, because he cannot afford to let some other man in the same line of business have your services. Be business from the ground up.

LINES TO A TYPEWRITER

Click, click, click, the keys so bright,
Dazzling 'neath the electric light,
Under nimble fingers fly.
Fingers ever kept in motion,
Striking keys whose vocation,
Is not music to supply.

Judging from the composition,
Of the matter they have written,
This could hardly be their boast.
Letters, orders, in their train,
Bills and papers which contain,
Little melody at most.

But before it was invented,
Although men seemed quite contented,
Work was not so neat and clean.
Nor could men write half so clearly,
Nor turn out the volume nearly,
As this practical machine.

Hearts and homes from many burdens;—
And while music cheers and lightens,
Of its service we can tell.
It is only a typewriter,
But it makes the office brighter,
And performs its mission well.

Therefore do not think it matters,
Whether sweeter sounds or chatters;
Do the work with all your might,
And accomplish what your Maker
Had designed, and be partaker
In this big, broad plan of life.

E. A. McD.

A WORD OF CHEER

I thank you for the copies of the magazine sent me, and assure you that you are turning out something that is really worth while. I predict that it will be the best, in its line, to be had on the market within a few months if you keep moving at the present rate. I wish you success.

PROF. T. G. BOGGS,
*Prin. Commercial Dept.,
Easton School of Business.*

L. CURCIO

MODERATE PRICE

Ladies' Tailoring

Invitation extended to all to inspect my
goods and styles

1519 Walnut Street

Mortgages

Investments

EDWIN H. BEATTY

Real Estate Broker, Conveyancer

Suburban Properties a Specialty

52d and Locust Sts., Philadelphia

Bell Phone

DRINK



IN BOTTLES

A WHIRLWIND OF DOLLARS !

To Agents, Storekeepers
and enterprising persons.

SELL POPULAR SHEET MUSIC

Greatest selling proposition in the market. Enormous demand, tremendous profits.

Send 25 cents, receive four
complete copies and particulars

Enterprise Music Co.,

1949 North Twentieth St.
PHILADELPHIA

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

LESSONS IN ACCOUNTING

In this issue of THE PRACTICAL WORLD we are beginning a series of lessons covering the laws and principles of bookkeeping. On account of the limited space at our command, considerable of the detail must, of necessity, be omitted, but we will endeavor to give the essentials so that any person following the course carefully can get a working knowledge of the art.

Business, or that which gives rise to the profession of bookkeeping, in its broadest meaning, is anything which busies one or that which occupies one's time. From a commercial standpoint, however, it has a much narrower meaning. It is here used in the sense of the exchange of values, either in materials, money or services, and the process of recording the facts and figures of these different exchanges systematically is what is called bookkeeping. It is from these systematic records that the proprietor is enabled at any time to determine the amount of money, goods and other properties received, sold and on

hand; the profits and losses of the business and from what sources they arise; and the debts owed to the firm and those owed by the firm.

The records, or “entries” of the exchange of values, commonly spoken of as Business Transactions, are in most businesses entered at the time the exchange is made in various books, known as “Books of Original Entry,” conveniently ruled to show the dates, amounts and character of the transaction. From these books of original entry then, the entries are usually transferred to a book, or set of books, called the “Ledger,” in which all the amounts affecting the same person or the same thing are grouped together on one page under a title in keeping with the nature of the property, person or services rendered. Each one of these groups in the ledger is called an “Account.”

While the form of an account may vary in some respects the usual form is the one given below. No matter what form of ledger is used, there will always be two money columns

[illegible]

ruled for each account. One, the left or debit side, to show the cost of the property or service represented by the account; the other, the right, or credit side, to show the value of the property exchanged or the services rendered. In accounts with persons, the left, or debit side, shows what the persons owe the business, while the right, or credit side, shows what the business owes the persons.

EXPLANATION.

The triple ruling in the middle divides the account into two distinct sides, each of which is ruled exactly alike. The space at the extreme left on each side is for the month and the one next to it is for the day of the month on which the transaction happens. The third, or explanation column, is used for any special explanation deemed necessary by the bookkeeper. The next column, called the folio column, enables the bookkeeper to find the original transaction when necessary. The last columns show the value of the transaction in dollars and cents.

EXPLANATION OF TEST EXERCISES GIVEN IN APRIL ISSUE.

The process of changing a single entry set of books to double entry, although confusing to some bookkeepers, is very simple.

The first step to be taken is the making of a single entry statement, after having posted all the books and figured up all the inventories, both resources and liabilities. Then, from this statement, an opening journal entry is made, in which the resources in the statement are entered as debits and the liabilities as credits. To finish this entry and put the books in balance, the proprietor's account is credited for the net capital, which is the difference between the resources and the liabilities.

After this entry has been made, place a check mark in the column of the journal in front of those accounts which already appear in the ledger and open new accounts in the ledger for those accounts which do not appear in it. After posting this, your ledger should be in such condition that a trial balance could be taken.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not tolerated, everything sold is in good taste and correct form. :: :: ::

JACOB REED'S SONS

Clothing, Haberdashery, Headwear, Auto Apparel and General Outfittings for
:: Men ::

1424-1426 Chestnut Street

OPENING JOURNAL ENTRY.

The books of George R. Stanton have this day been changed from Single to Double Entry, the Single Entry statement being as follows:

Cash per cash and bank account..	\$4,495	41
Merchandise per inventory	968	90
Fruit and vegetables " "	129	70
Building and lot " "	4,300	00
Horse and wagon " "	225	00
Accounts receivable " ledger...	650	00
Notes receivable per note book..	450	00
Interest on above note.....	18	00
Expense, office stationery.....	17	50
Furniture and fxtrs., per inventory	175	00
Notes payable per note book..	\$	390 00
Accounts payable " ledger.....	750	00
George R. Stanton's net capital..	10,289	51

(Continued in our next issue.)

"There is some pleasure in talking with your people," said a lady caller to one of our officers. "You talk like Americans and not like all you wanted was to get a little money out of me."

Is it possible that there are institutions in the city that do not create the same impression?

THE "ON TIME" MAN

When the World's Service Requires a Man, it beckons for the Job that Happy, Smiling Chap who speaks no Hard Luck Stories, and who breaks the tape On Time. Important Labors forever await him who never misses connections.

Blucher brought re-inforcements to Wellington at Waterloo *On Time*. Napoleon waited in vain for Grouchy. Grouchy was late. Blucher arrived On Time, and Napoleon paid for this promptness with exile at St. Helena. Punctuality defeated the hitherto undefeated Corsican.

In '64, when North battled South, Custer waited for Sheridan at Cedar Creek. On three sides the Enemy was advancing. In vain Custer assumed command and sought to turn defeat to victory. Then down the Winchester Pike thundered the Hoof Beats that still re-echo in History. Foam-flecked and swearful Little Phil arrived *On Time*. You know the Result.

Twelve years later, trapped by Indians on a Narrow Ridge, along the Little Big Horn, his horses and supplies captured, Custer again waited for re-inforcements. "I will be there at Daybreak," General Terry had promised. The sun came up o'er the Hills—but no Terry. Custer's ammunition was low. His men, without food, water or sleep for two nights and a day, smiled grimly as Custer told them in another hour all would be well—"In another hour," persuaded Custer, "we will swim the Little Big Horn and dine on Terry's Best." But with the dust of Terry's Horsemen in full view, and the rumble of the trot plain to their ears, Custer and his Boys were massacred, every one, by the marauding Sioux. To-day, on a slope near the Little Big Horn, a hundred or more small White Slabs scattered here and here, silently tell the Tale of Tardiness.

It is the man who is On the Spot who wins, whether in Battles or in Business. To be Behind is to be Beaten. To miss your Train is to miss your Contract. The Minute Man was not supposed to respond to the Call of Danger the Next Day. It used to be that Nine o'clock meant any time before Ten. Now it

means while the Clock is Striking. Opportunity Knocks but she doesn't Batter the Door Down, neither does she cool her heels on your Door-step while waiting for you to make up your Mind whether it is Worth While to Answer. A Position is open To-Day but that doesn't mean that it will Wait for you until To-morrow. Better be an Hour Ahead than a Minute Late. *You* can Wait, but the *Other Man* may Not.

ANOTHER CHANCE

"If there is anything in the world I want to do, it is to give somebody another chance."—*Rev. J. L. Gardner.*

If you want a foundation upon which to build a useful life—a life worth living—here it is. Give somebody another chance. They may have had chances by the hundred and they may have thrown them away; that doesn't matter. So long as they are human; so long as they are your brothers or your sisters, they are worth another chance.

That man in the gutter; what is he worth now? What would he be worth if he were a *man again*? Give him another chance. That convict just liberated from the prison cell; what has he been worth to the world or to himself during the long years in which he has been paying the penalty of his crime? But what would he be worth now as a *free man*, with the law satisfied and with his wrong righted as far as he can right it? Give him another chance. That business man, who, on account of depression and financial stringency, has failed to meet his obligations and has lost all his property and even his home, and now has neither money, credit nor friends; give him another chance. He is worth it. Every idle man, every dissolute man, every discouraged man is a menace to society and a dead weight upon progress, and you owe it to *him* and to *yourself* to give him another chance. You cannot help a man by kicking him just because he is at your mercy. Because a man is down is all the more reason why you should help him. Give him another chance. Give him as many chances as *you* would want in his place. *There's* the measure. Fill it up.

Course in Lettering, Show Card and Sign Painting

By A. L. FISCHER, of the Practical Education Institute.

INSTRUCTIONS

(This series of lessons was commenced in the April issue. If you subscribe immediately you will receive the back numbers of the magazine, without cost, giving you the full course.)

In order to make the curved lines quickly and gracefully, exercises VI, VII, VIII and IX must first be mastered. Strike out boldly in making all strokes, both straight and curved, until you can make them without the least hesitation. As a general thing, curves are more easily made than straight lines. If, however, after a fair trial, you do not seem to succeed in making the curved lines gracefully with the brush, try the following method in order to gain full control of the hand: Take a pencil with a long point, not too sharp, holding it exactly as you would the brush. Rotate your arm at the elbow on the fleshy part of the muscle, moving from left to right and going over the same lines about a dozen times, thus forming an oval about one and one-half inches in diameter. Now reverse the motion, making the oval from right to left. Continue the practice until the lines become regular and not more than one-eighth of an inch in thickness. In this manner practice both forms of the oval in exercise VIII, retracing the inside as well as the outside ovals. Endeavor to make the ovals parallel at every point. When you can do good work, change the pencil for a No. 6 sable brush and continue your practice on figure VIII, making the ovals as numbered and in the direction indicated by the arrows, lifting the brush from the paper at the dividing line, but continuing the circular motion with the uplifted brush as though you were making a complete circle. Work quickly and hold your brush perpendicularly to insure accuracy and uniformity.

After finishing the first oval of exercise VIII so that it compares favorably with the copy, do the same with the second oval. Now turn back to exercise VI. Begin by making

stroke No. 1, left curve in the direction of the arrow. Then stroke No. 2, right curve in the direction indicated, and be sure they have the true oval form. Continue this exercise in accordance with the number of the stroke. The curves swell gradually towards the center and decrease again towards the finish. This is accomplished by bearing slightly on the brush as the center is approached and decreasing the pressure gradually after it is passed.

Practice exercise IX carefully. You will notice the curved strokes in this exercise are parts of the ovals in exercise VIII. When the upper and lower curves Nos. 1 and 2 are joined by the compound or ogee curves No. 3, they form the letter "S." Expert card writers make all ornaments and decoration for show-card work with one continuous motion. See exercise X, which should be made in the direction of the arrow, quickly and without a stop.

Now practice the ogee curves in exercise XI. First, mark off block with pencil and keep curves within the block. Make curves with a continuous stroke. When this has been mastered, practice the compound curves in exercises XII and XIII. Application of these curves will be explained later.

Now make the combinations in exercises XIV to XIX, inclusive, using your best efforts. Frequently compare your work with the copy and study copies carefully, getting a mental picture of the exercise before trying to put it on the paper.

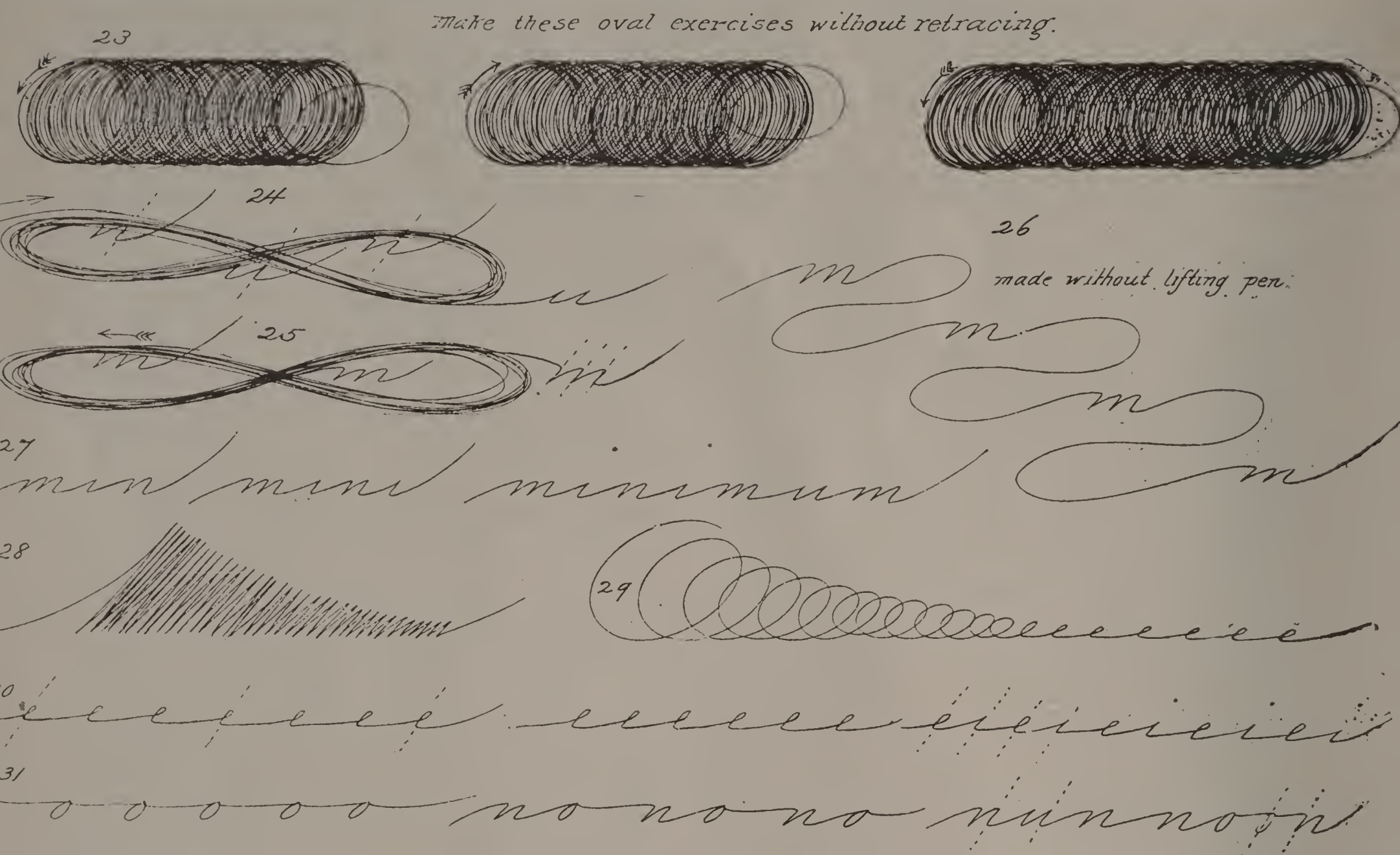
Watch for the next lesson in June issue.

[The above instructions apply to plate published on pages 16 and 17 of April issue. If you have not received the April number, subscribe now and it will be sent you in addition to your regular year's subscription.]

A health journal has an article on "How to Lie When Asleep." What we need is a few pointers on how to induce people to tell the truth when awake.—*Chicago News*.

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST



INSTRUCTIONS

23.—Practice both direct and reverse ovals, working slowly to the right and keeping your margins as even as possible.

24-25.—Make this figure eight exercise perfectly horizontal and the loops of equal size. Note the direction of the arrows and follow copy closely.

26.—Make the connecting strokes with a free movement and each "m" one line lower than the one which preceded it. Keep a regular slant to the right, as in the copy.

27.—Make strokes of uniform slant and height, keeping letters well separated. Write the word minimum without lifting the pen, and write pages of it.

28.—Make this exercise with a straight push

and pull movement, commencing two ruled spaces in height and reducing to the height of a small letter.

29.—Begin two spaces in height and keep the base on the ruled line. Reduce the size from the top until you reach the small "e."

30.—Note the down strokes of the "e" and "i." Keep them straight, with a sharp turn at the base. Make connecting stroke long and slightly curved.

31.—Make "o's" round and closed at the top. Keep your motion free, your slant uniform and your curves accurate.

[This series of lessons was commenced in the March issue and will be continued for at least two years. If you did not receive the first lesson, subscribe now, and the March and April numbers will be sent you without charge.]

UNCLE SAM IS A GOOD EMPLOYER

No matter what business conditions may be, no matter how "tight" money may be, the business of the Government must go on in ever-increasing volume and fifty thousand young men and women must be employed annually to transact this business. Uncle Sam is the largest employer of office help in the world and he pays the best average salaries to those who work for him. He also gives you short hours and long vacations, and a life-time job if you treat him right and serve him as faithfully as you would any other employer.

We can train you for a Government position as bookkeeper, stenographer, typewriter, clerk-copyist or railway mail clerk, either in the school or by correspondence, and no matter when you finish your course an examination will be held soon after and your appointment is sure if your preparation is thorough. Begin your preparation NOW; let somebody else wait until next year.

EVERY DAY BUSINESS LAW

The man who is "sure he is right" before he "goes ahead" in a business transaction, never gets into trouble through the imposition of others who know more of business law than he does.

Our course in Business Law gives you the laws governing almost every possible transaction with which the average business man would have to deal, and is worth hundreds of dollars to any man having large interests of his own, or who transacts business for others. No bookkeeper, no agent, no salesman, can afford to be without it.

The laws governing contracts, partnerships, corporations, agencies, shipments, bailments, guaranty, insurance, etc., are all fully explained in every-day English and form a complete compendium of all the legal knowledge necessary to the average business man.

Whatever your business, there is something in it for you. Let us tell you more about it.

"The Mail Order Man"

A LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, "Mail Order Advertising" (telling how to advertise a mail order venture) and "Right Way of Getting Into the Mail Order Business," all for 50 cents.

*One copy of "THE MAIL ORDER MAN," with Booklets, 20 Cents.
NONE FREE*

ROSS D. BRENISER
908 P. Chestnut St., Philadelphia

Cut Flowers...

Keystone
Telephone

C. E. PIERCE
Flowers



**Wedding Decorations
and Funeral Designs**



4033 Lancaster Avenue

PHILADELPHIA

WE MAKE

Unequaled, Imperishable Photographs, from Oil Paintings, Ivory Miniatures, Daguerreotypes, Tintypes, Kodak Pictures, Post Cards, and from life. Our prints will positively Never Fade

CHARLES TRUSCOTT

Specialist in Photography

...HALE BUILDING...

S. W. Cor. Juniper and Chestnut Streets

PHILADELPHIA

Elevator entrance in Postal Telegraph Office.

Publicity Department

Of the Practical Education Institute.

When you hear a man saying nowadays that he cannot get anything to do, you may know that either he is not qualified to do any kind of work except that which every one can do, or he is not trying in the right way to find the work. It is a fact that you may travel the streets of Philadelphia, or any other large city, for a long time without any one asking you to work for him, and yet it is only because you do not get next to the man who wants help or do not approach him in the right manner. This fact is borne out in the experience of our Publicity Department, which has continuous calls for help in all departments of clerical work, and which is daily placing in good positions those who are capable of doing something and willing to do it to the best of their capabilities.

In one day during the past month this department placed eight persons in good positions, all paying good salaries and all offering opportunities for advancement to the one capable of something better.

There are, however, two classes of people we can do nothing for: those who are not qualified to do good and satisfactory work and those who are un-business-like in their action or speech, slovenly in their manner, or who have habits that would make them undesirable in a business office. But if you really are capable of doing good work and are willing to demonstrate your ability to a prospective employer before demanding the salary of an expert, we can put you in touch with someone who wants you and is willing to pay you just what your services are worth to him.

And in so doing we help three persons. We help you, because we give you a chance to become independent and to amass a competency. We help your employer because he needs you in order to get his work done *as* he wants it done and *when* he wants it done, and we help ourselves because both you and your

employer are ever after our friends. And that's worth working for any day, isn't it?

76 POSITIONS

were reported filled by our Publicity Department in our last issue. The past has been a very good month with us and our patrons, and since our last report we have placed the following persons in positions with the firms named:

Mae V. White.....	Edson Bros.
Jennie Erwin.....	Chas. E. Hires
Mary Morrison.....	Harry Kurtz
Ernestine Eckart.....	Ware Bros.
Mary Taylor.....	Ware Bros.
Marion Phillips.....	Penna. Publicity Co.
Wm. H. Rock.....	Jacob K. Altemus
Frank Bensor.....	E. C. Matlack Co.
Roy O. Deardorff.....	Chas. E. Hires
Fred Williams.....	W. A. Millar
Bertha Howard.....	3-Way Prism Co.
Anna Maguire.....	Standard Typewriter Co.
Ethel Peck.....	Standard Typewriter Co.
James McCullen.....	Childs' Restaurant Co.
Myrtle K. Refsnyder.....	Dr. Warmoth
John L. Rohrer.....	Reading R. R.
Ruth Cleeland.....	Tracey & Perry Advertising Co.
Michael J. Martin.....	Dohan & Taitt
Edna M. Pitt.....	Mr. Roth, Drexel Bldg.

The **Remington Typewriter Company** report having placed Mr. Maurice Ross, a former student, with D. Appleton & Co., 1127 Arch St., and Miss E. M. Higgins, with Roxford Knitting Co., Cor. Randolph and Jefferson Sts., and the **Oliver Typewriter Co.** report having placed Miss Anna Foley, one of our girls, with the Philadelphia Electric Construction Co., at 913 Filbert St.

The letters on the opposite page tell a whole story in themselves. They show the kind of man who is in demand. Can you think? Can you remember? Can you work without regard to the clock? If you can, there's a place for you.



Office of Manager of the Publicity Department, Practical Education Institute

PHILADELPHIA, Feb. 8, 1909.

*Practical Education Institute, Inc.,
Market and 13th Sts., Phila., Pa.*

GENTLEMEN: We are open for some one who is not afraid to think or remember what he has to do, and not afraid that he will get ahead of the clock. If he is willing to try, let me see your man.

Yours respectfully,

JACOB K. ALTEMUS.

Dic. J. K. A.
J. H. L.

PHILADELPHIA, May 17, 1909.

*Practical Education Institute, Inc.,
Market and 13th Sts.*

GENTLEMEN: I write to inform you that I have taken a position with Mr. Jacob K. Altemus, No. 2824 N. 4th Street, and to say that I obtained the same through your agency.

Please accept my thanks for this favor, which I appreciate very much in this season of business depression.

I also enclose \$1.00 subscription to your PRACTICAL WORLD, which will help me to keep in touch with you.

Yours very truly,

W. H. ROCK.

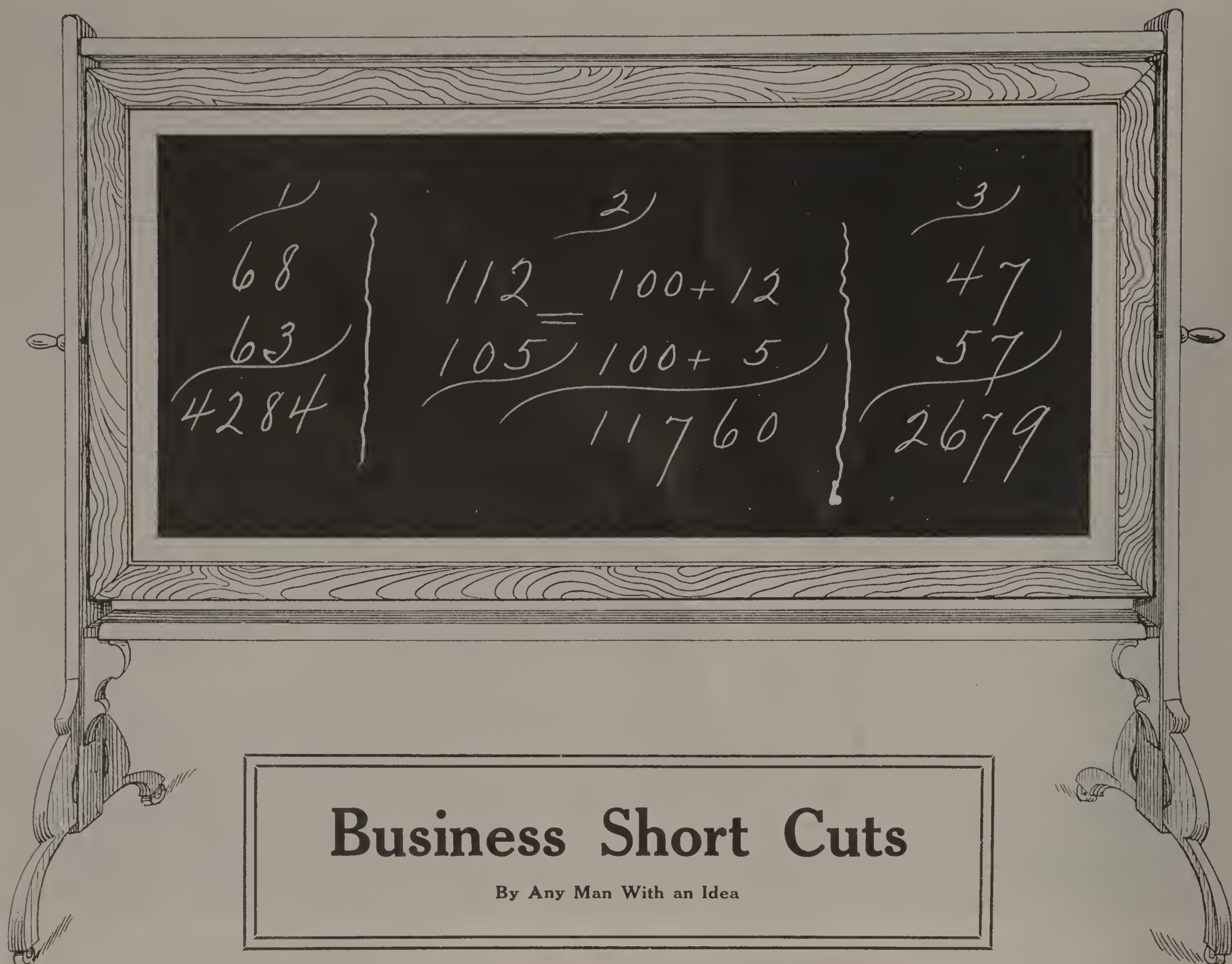
No. 2723 N. 9th St.

The above cut shows one of the busiest departments in the entire institution, as it is here that calls are received from business men for bookkeepers and stenographers, and here that applications are made by those who desire positions.

Many young men and women have been placed by this department in lucrative and permanent positions and many others have been advanced from inferior positions to those offering much better salaries and opportunities for advancement.

Graduates of other schools come to us constantly for assistance in securing positions, which shows that we have the best organized publicity department in the city.

No charge is made, either to employer or employee, but we gladly give our services to all who desire help and are in a position to do something that the business world wants done.



Business Short Cuts

By Any Man With an Idea

Blackboard example No. 1 illustrates the multiplying of numbers whose left-hand figures are alike, and whose right-hand figures are unlike. In problems of this kind, multiply the right-hand, or dissimilar figures, together ($3 \times 8 = 24$), the same as in any other multiplication, and set down 4 as the first figure of the answer, carrying the 2 to the next operation. Now add these same right-hand figures and multiply their sum by the like figure 6 ($3 + 8 = 11 \times 6 = 66$), and to this answer add the 2 carried from the previous multiplication, giving us 68. Write the 8 as the second figure of the answer, carrying the 6 to the next step. Now multiply the left-hand, or like figures, and to their product add 6, the figure carried from the last operation ($6 \times 6 = 36 + 6 = 42$), giving us 42, which is set down as the last half of the answer, making it 4,284.

Example No. 2 illustrates multiplying numbers which are slightly in excess of 100. The first step in this method is to determine the excess of 100 in each case as shown in the illustration. Next multiply these excesses together ($12 \times 5 = 60$), and write the product as the two right-hand figures of the answer. Now add these excesses, and to their sum add 100 ($12 + 5 = 17 + 100 = 117$), and place this answer as the other part of the problem, making it 11,760.

Example No. 3 is of the same nature as example No. 1, the only difference being that in this problem the right-hand figures are the same, and the left-hand figures are dissimilar, while in problem No. 1 the opposite is true. The solutions in both cases are about the same. In this last example multiply the right-hand, or like figures ($7 \times 7 = 49$), and place the 9 as the right-hand figure of the answer, carry-

ing the 4 to the next operation. Now add the unlike, or left-hand figures, and multiply their sum by 7, which is the like figure ($5 + 4 = 9 \times 7 = 63$), and to this answer add 4, the figure carried from the last step, giving us 67. Write the 7 as the second figure of the answer, carrying the 6. Next multiply the left-hand, or unlike figures together, and to their product add the figure 6, which was carried from the last operation ($5 \times 4 + 6 = 26$), which completes our answer, making it 2,679.

Bell Phone, Market 22-38

Keystone Phone, Main 28-33

PHILADELPHIA COFFEE ROASTING CO.

15 N. Second St., Philadelphia

FREE 1 lb. of **COFFEE**
38 cent

To any one buying 5 lbs. of any of our Coffees, prices,
15c to 38c lb. Wholesale prices in 5-lb. lots

Come in and see it being Fresh Roasted every day.
We *guarantee* we can give you Coffee *better, fresher,*
and *25% cheaper* than any other store in Philadelphia.

Bell Telephone

All Work Guaranteed

THE Talman Addressing Company

N. W. Cor. 9th & Filbert Sts., 3d floor

W. WALTON LEAP, Manager

WE

Address Envelopes and Wrappers
Fold and Mail Circulars
Wrap Newspapers, Etc.

Deliver Circulars, Samples and ad-
dressed matter in this city
and nearby towns

No matter how small or large the order, we can
execute it rapidly and cheaply. Let us give you an
estimate on anything you wish to mail or have
distributed.

A specialty made of distributing circulars,
samples, invitations and calendars by hand.

If you desire the addressing done at your office we
can send competent men.

HOSKINS

Established 1842

For dependable
Stationery, Office Furniture &
Filing Equipment

904-906 CHESTNUT STREET

MAR-MORA

Trade Mark

10c The Invisible Mender 10c
Strongest and Best

Mends Everything!

Glass, China, Marble, Ivory,
Bone, Jet, Jewelry, Leather,
Wood, Furniture, Papier
Mache, Metal, Rubber, etc.

*Beware of Counterfeits—
Ask for MAR-MORA*

The only preparation of its kind on the market

Manufactured by

V. F. VAN STAN
1507 Ridge Avenue, Philadelphia, Pa.

PHONE, PRESTON 27-32-A

OVERBROOK 13-35

Does this advertisement PAY

Mr. Thomas
the Cleaner

No. 4071 MARKET STREET
STORE No. 2, OVERBROOK

Correspondence Course

Of the Practical Education Institute

FOR THOSE WHO NEED IT

Correspondence teaching is not intended to supplant the work of the resident school, but to supplement it,—to take the facilities of the resident school into the home of the ambitious young man who, through lack of time, money or previous education, is unable to obtain, in the usual way, the thorough education which he needs and wants.

The curriculum of a resident school is arranged to meet the needs of the average young man who has a fair English education and who is able to give his entire time and attention to his studies. The correspondence schools must care for all the others who desire to better their education, but who, for any reason, are unable to attend a resident school; the young man who is forced to quit school and go to work; the busy practical man who has no time to attend regular classes or who naturally objects to being classed with students half his age; the young man who cannot leave the farm until he has learned something besides farming and whose local schools offer no practical courses; the man who lacks the education necessary to meet the resident school requirements or the ambitious boy whose parents will put him through college somehow if he can prepare for entrance at home.

To each of these classes the correspondence school of the PRACTICAL EDUCATION INSTITUTE offers an opportunity that cannot be secured elsewhere, and many are, each year, seizing the opportunities and placing themselves in line for promotion or for a better position. It offers a course of study exactly suited to his needs, his available time and his pocket-book. It accomplishes this end by three means: First, by the use of text-books prepared especially for home study and adapted to the needs of the correspondence student; second, by requiring the student to submit

regular examination papers which are carefully corrected, criticised and graded and returned to be re-written, if found necessary; third, by giving each student personal and individual assistance, which could not be given were he one of a large class in a school-room.

The requirements for admission to this course are very simple; all we require on the part of the student is ambition, the desire to learn and the ability to read and write English. We have no entrance examinations; we have no specified time of enrollment; we have no limit to the time in which you must finish your course. When you pay your tuition that entitles you to instruction until you graduate. And the student can select his own course of study and take just as many branches as he desires or limit himself to as few as he needs. It gives the home student an opportunity to learn just what he wants to learn without taking up something he will never have any use for. Hundreds of home students are not studying for any special line of work, but simply to increase their general knowledge. Others want to increase their ability in some special line or prepare for something better than they are doing. Whatever the motive, the correspondence course offers an opportunity to learn without stopping your present work and without decreasing your present income.

If you are ambitious to increase your ability to earn, to understand, or to enjoy, we want to hear from you or to talk with you and see if we cannot be of service to you either by personal instruction or through our correspondence course.

HOW WE TEACH.

Upon enrolling, the student is sent the first lessons in whatever subject he may be pursuing, with full and voluminous instructions regarding the subject, the methods of study and the manner of preparing the lessons. At the end of each lesson there is a set

of examination questions which the student must answer satisfactorily before going on with the next lesson, and if the answers are not correct the student will be given further instructions and shown where his mistakes are and given a better understanding of the subject. No work is accepted that would not be satisfactory in any school, as only by securing a thorough knowledge of one lesson can a student hope to understand the following one.

As soon as a satisfactory test is passed on the first lesson, the student takes up the next, and so on until the subject is completed. If the student is pursuing a regular course of study, a successful final examination will entitle him to the regular diploma of the institution, signed by the officers and bearing the seal of the college, and will also receive the assistance of the school in securing a position in which to use his newly-acquired knowledge if he so desires. If the student pursues only a single subject, or a part of a course, and passes a satisfactory examination in those branches he studies, he is given a certificate of proficiency covering the studies passed.

All students are entitled to ask questions at any time regarding the subjects they are studying or to send in special problems or questions that may arise in their work, the solution of which would be of assistance to them in pursuing their course of study.

WE TRANSLATE FOREIGN LANGUAGES

Sometimes you receive a communication in some language that you cannot read. There are many nationalities in Philadelphia, speaking many languages, and one man cannot well know them all. When you want a letter or communication translated, send it to the PRACTICAL EDUCATION INSTITUTE, and you will receive a correct copy of the paper written in correct English. And our charges are only nominal for the work done.

PRACTICAL EDUCATION INSTITUTE.

"Cold pertaters from your own patch is better dan fried chicken from you neighbor's coop."—*Uncle Eben.*

OESER & CO. PIANO MANUFACTURERS

1531 N. Twelfth St.

PHILADELPHIA

**BUY YOUR PIANO DIRECT
FROM THE FACTORY**
PIANOS EXCHANGED, RENOVATED,
TUNED, ETC.

Bell Phone, Poplar 5221



**This
Lady**

is an
advocate
of

**Dr.
Frasiers'
"New
Method"**

Dentistry That Pleases

A few of my specialties are that I **Guarantee**

To tighten loose teeth.
To fit any mouth with a plate.
To remove nerves painless.
To Crown any tooth without pain.
To give you **satisfaction** and treat you
courteously.

FREE ADVICE

Hours: { 8.30 to 6
Sunday: 10 to 2

40 N. 8th Street

John H. Clower

Bell Phone, Poplar 66-91 D

**FURNITURE
Bought and Sold**

Furniture Cars and Express
To Hire

855 N. 13th St., Philadelphia, Pa.

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

PROBLEM

Two men were given 60 apples to sell.

One man sold 30 apples @ 2 for 1c. = 15c.
 The other man sold 30 apples @ 2 for 1c. = 15c.
 —————
 Total 60 = 25c.

The following day, one of the men being sick, the same number of apples was given to the remaining man, who sold them (60 apples) 5 for 2c. = 24c.

The apples being sold at the same price (5 for 2c.) on both occasions, how do you account for the difference of 1 cent in the receipts?—"A. M."

SOLUTION.

The error is in the assumption that the selling price in the two sales is the same, while it is not. The following solution will make clear the difference of the cent:

Three apples for 1 cent equals 1 apple for $\frac{1}{3}$ cent.

Two apples for 1 cent equals 1 apple for $\frac{1}{2}$ cent.

One-third cent plus $\frac{1}{2}$ cent equals $\frac{5}{6}$ cent for 2 apples, or $\frac{5}{12}$ cent for 1 apple.

Five apples for 2 cents equals 1 apple for $\frac{2}{5}$ cent.

First sale equals 1 apple for $\frac{5}{12}$, or $\frac{25}{60}$ cent.

Second sale equals 1 apple for $\frac{2}{5}$ cent.

Twenty-five-sixtieths minus $\frac{24}{60}$ equal $\frac{1}{60}$, the difference in the price on the two sales.

Sixty apples at $\frac{1}{60}$ cent equals 1 cent, the difference.

If a man can write a better book, preach a better sermon, or make a better mouse-trap than his neighbor, though he build his house in the woods, the world will make a beaten track to his door.—Emerson.

Question.—Please give rule for finding day of week on which any particular date falls.

Answer.—Rule 1. From the given year subtract the centuries. Rule 2. To the remainder add: (a) one-fourth the given year, (b) the number of days from January 1, up to and including the given date, and (c) one for every fourth century. Rule 3. Divide the sum by 7; if there be no remainder the day of the week will be Saturday; if there be a remainder, count Sunday 1, Monday 2, etc., and the number of the remainder will give you the day of the week.

Example.—On what day of the week did July 4, 1776, happen?

Answer.—Subtracting 17, the number of centuries in 1776, from the said year, we get 1759; to this we add 444, the fourth part of 1776, rejecting the remainder; then 185, the number of days from January 1 up to and including July 4, and finally 4 (1 for every fourth century in 17, rejecting the remainder), and we get 2392. Dividing this by 7 gives a remainder of 5; then counting Sunday 1, Monday 2, Tuesday 3, Wednesday 4, Thursday 5, we find that July 4, 1776, happened on Thursday the fifth day of the week.

The day of the month on which a particular day of the week will happen, can also be found by the same rule.

Example.—The Presidential election always occurs on the Tuesday after the first Monday in November. What day of the month will the next Presidential election occur, in 1912?

Answer.—To solve a problem of this kind we have only to find on what day of the week November 1 will happen. By applying the above rule we find that the first of November, 1912, will be Friday. This will bring the Tuesday after the first Monday on the 5th of the month.

Special Summer School

Can you afford to cross two months off the calendar?

Public Schools close during July and August and re-open sometime in the fall. Many Business Colleges do also. *Are these two months worth anything to you?* They contain forty-four days and each day is good for eight hours of study and recitation. Just think what might be accomplished in these 352 hours if they were all devoted to improving your education and your chances for a successful career! Do not worry about your vacation now. This is the time for preparation, that in the future you may be able to take a good, long vacation if you want it.

The Practical Education Institute

will remain open during the entire summer and, with its splendidly ventilated outside rooms, will be as comfortable a place as your own home. If you will devote these two months to learning business principles and business methods, you will be just forty-four days nearer to your goal and the starting point of an independent career. Do not say, "Next fall is soon enough." Do not play with your opportunities. The past is done for but the future will be just what you make it. The ever present NOW is your only opportunity. NOW is the time for action and achievement.

Come and talk with us about our summer school. It may mean the starting point of a new life for you. We are "at home" in the office six days in the week. Don't stop to knock; just walk in.

**Extracts from Baccalaureate Address
of Pres. Woodrow Wilson,
Princeton University**

Subject, "Unprofitable Servants."

It is the judgment of all the world of affairs that the servant who does only the task set for him and no more, volunteers nothing, not so much as an extra minute by the clock, renders the precise service for which he is hired, stops with it and plans nothing more, earning his wages but giving nothing he is not paid for, is in truth a very unprofitable servant, a tool merely, and an indifferent tool at that. He need look for no promotion. He barely earns his present wages. We have not done our duty, we have not even earned our wages, when we have done merely that which we were obliged to do; we have done our duty only when we have done that which we know completes the service, when we have put the best that was in us into the task, our hearts into the bargain.

Homes are falling to pieces nowadays because men and women, and even children, ask only how much is due them, and not what love and self-sacrifice is due from them.

In our social relations we will remember the loyalty and affection we owe our loved ones at home, and the watchful and thoughtful service we owe our partners in business and all who have honored us with their confidence, but we will add to these things which manifestly bind us the service which no law can exact from us. We will be thoughtful citizens, not for the protection of our families or the benefit of our business, but for the benefit of our neighbors and of the country which nourishes us and sustains us all.

Here is the whole philosophy of life. The object, the standard, you set yourself works by a strange alchemy upon the whole spirit of your life. Set out to fulfill obligations, to do what you must and to exact of others what they owe you, and all your days alike will end in weariness of spirit. The road of life will be long and very dreary. There will be no zest in the movement of the day, no refreshment when night comes and sleep lies very heavy upon you. Nothing but what you

volunteer has the essence of life, the spring of pleasure in it. These are the things you do because you want to do them, the things your spirit has chosen for its satisfaction. They are done with the free spirit of the adventurer. They are the inviting by-paths of life into which you go for discovery, to get off the dusty road of mere duty into cool meadows and shadowed glades where the scene is changed and the air seems full of the tonic of freedom. Your first volunteer service will be your first discovery of yourself, your first intimation of what your spirit is for. It will be your introduction alike into the world of pleasure and into the world of power.

No mere material object gained ever brought happiness. No man lives with his possessions. He lives with his thoughts, with his impulses, with his memories, his satisfactions and his hopes. We must divest ourselves of the idea that men have souls. They *are* souls. They have bodies, and their bodies have material needs which must be supplied. There are bodily pleasures which they may enjoy; but those pleasures will not satisfy them unless they convey to the soul intimations and confirmations of what it desires. They are the mere vehicles of satisfaction, and it is the man himself, the soul, that must be satisfied.

If you have been set a task, and address yourself to it alert, awake, attentive, you will not watch the clock or begrudge the use of your faculties. You will forget the hours, will find that you have taken hold of the thing as if you were pleasing yourself, not as if you were serving an employer. The thing is upon the instant your own; you are a partner in the business without intention.

It is always the same. Whatever you do, whatever comes from the natural fire kindled in you, whatever your spirit willingly undertakes and makes a satisfaction of, that is the thing which profits you. It at once contains and enriches your life. The more you are stimulated to such action the more clearly does it appear to you that you are a sovereign spirit, put into the world, not to wear harness, but to work eagerly without it. You

will be a profitable servant indeed when once you have found yourself thus, but it will not be that which interests you. You will be satisfied, you will be loved, you will have life and have it abundantly.

OFFICERS OF THE PRACTICAL EDUCATION INSTITUTE

H. F. C. Kramer, president.

V. O. Lawrence, vice-president.

George W. Boggs, secretary and treasurer.

Board of Directors

H. F. C. Kramer.

V. O. Lawrence, vice-president Textile National Bank.

George W. Boggs, treasurer Thos. Boggs & Sons, Model Carpet Mills, Second Street and Allegheny Avenue.

Chas. H. Paschall, president American 3-Way Prism Co.

Wm. Bush, attorney.

Faculty

W. R. Wagenseller, A. M., principal.

C. C. Myers, M. E., M. P., vice-principal.

Assisted by E. I. Fish, D. E. Walsh, A. L. Fischer, C. E. Kinsell and L. A. Shivelhood.



There is always a good demand for comical and catchy sketches. A picture often tells a better story than a page of printed matter. If you have any good ideas, sketch them and send them in.

WHY YOU SHOULD ATTEND THE PRACTICAL EDUCATION INSTITUTE

The PRACTICAL EDUCATION INSTITUTE is a business man's school. It is owned by business men. It is officered by business men. It is managed by business men. And it is conducted on business principles. And when the students go into the class-room they are taught by business teachers.

The men who own the school know what they demand and what the whole business world demands of the young man or woman who expects to find employment in a business office, and they have established such a course of study and training as will enable a graduate to do satisfactory office work right from the start. They have no desire either to rush the students through their work and get them out before they are capable or to hold the student an unreasonable length of time in order to get as much tuition as possible. The only object of the management is to prepare young men and women for such work as they want done in their own offices, and then they know that their graduates will abundantly satisfy all other employers.

The owners of the school know just what subjects are of the most importance, and they have arranged a course of study that covers all necessary subjects and nothing but necessary subjects, and can be completed in a reasonable time. They know that to do good work the student must have pleasant and sanitary surroundings and they have provided a suite of rooms that are the most cheerful, most homelike and the most sanitary to be found in the city. With such a directorate of business men as managers and owners and with a force of teachers having special qualifications and fitness for their work, it would be difficult to find a reason why you should *not* attend the PRACTICAL EDUCATION INSTITUTE.

"The succoring of father and mother—the cherishing of child and wife, and the following of a lawful calling—this is the greatest blessing."—*Buddha*.

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 10 cents a line, \$1.00 per inch. No advertisement received for less than 25 cents.

All "want advertisements" published in THE PRACTICAL WORLD are personally guaranteed by the publishers. Any money lost by patrons of our advertisers, through misrepresentation or deceit, will be refunded by the magazine.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE Co.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9. N. 13th Street, Philadelphia.

WANTED—A good encyclopædia at a moderate price. If you have a late edition of a reliable publisher that you wish to dispose of reasonably, address Box 66, care PRACTICAL WORLD MAGAZINE.

\$10.00 WILL buy, if taken at once, a No. 7 Faysholes Remington typewriter, in first-class condition. Box 39, PRACTICAL WORLD MAGAZINE.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

When writing to advertisers, please mention THE PRACTICAL WORLD.

EDUCATIONAL

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

MISCELLANEOUS

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c., or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

"We are students of words; we are shut up in schools, and colleges, and recitation-rooms, for ten or fifteen years, and come out at last with a bag of wind, a memory of words, and do not know a thing."—Emerson.

Earn Your Own Education

The Practical World Magazine

offers a complete combined course, covering Bookkeeping, Shorthand, Typewriting, Commercial Law, Commercial Arithmetic, Commercial Geography, Penmanship, etc., for a little work done

IN LEISURE HOURS

If you are interested, send your name and address to

THE PRACTICAL WORLD MAGAZINE, 9 N. 13th Street, Philadelphia

WHY NOT BE A STENOGRAPHER?

There is no other profession offering equal opportunities from a salary-earning or position-securing standpoint. In no other line of work can you find positions always open and opportunities for advancement always present.

Business must be transacted.

It cannot be done without correspondence.

Correspondence cannot be carried on without stenographers.

And the demand is increasing every year.

Our mail course in shorthand will enable you to become an expert stenographer without quitting your present position or leaving your home. It is the same course of training that has fitted thousands for lucrative employment and enabled hundreds to pass satisfactory tests in competitive examinations. It will prepare you for office work or for the Government service.

If you are ambitious and desire to enter a field having unlimited opportunities, write us in regard to our mail course in shorthand.

YOUTH vs. DOTAGE

One of the business colleges of the city admits that the PRACTICAL EDUCATION INSTITUTE is doing "some good" and that we have actually "accomplished something" in the way of progress, but also says that our instructors are too young to be intrusted with the training of young men and women who desire to qualify for business life.

Without wishing to cast any aspersions upon our worthy competitor, we will admit that we are still young, but for that reason we have not dropped into any conventional ruts nor settled down into conducting an old-fogyish institution. We are also so inexperienced that we know of no other way of pleasing our patrons than by giving them just what we promise to give them,—the best course of training obtainable anywhere.

Oh, yes! we are young, but that means just so much longer before we reach old age, and the time to step down and out. And it is "young blood" that is wanted everywhere, nowadays. Now, isn't it?

Practical Education Institute

Hours of Instruction

Day Sessions: 9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions: 7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year; students can enter any time. Personal instruction, modern equipment.



Holidays

School sessions are not held during Christmas week or on legal holidays.



Rates of Tuition

DAY SESSIONS

One month in advance\$12.50

Six months 67.50

One-half on entering, balance beginning of second month.

Ten months 111.00

One-third on entering, one-third beginning of second month, balance beginning of third month.

NIGHT SESSIONS

One month in advance \$5.00

Nine months 40.00

Five payments of \$8.00 each, one month apart. First payment date of entering.



Text-Books and Stationery

Text-books and stationery may be purchased by the student as needed. The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50.

The cost of all text books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00.

The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note-books, pencils, pens, etc., may be purchased at the stationery room of the school or at any stationery store.

Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and of course purchase only the text-books and materials needed for the studies they select.

Waterman's (IDEAL) Fountain Pen

In a quarter of a century of pen-making, it has taken only three styles of Waterman's Ideals to serve the world's increasing demands. Your interest now will convenience your writing forever.

Why They Excel

Waterman's Ideals are made in the largest and best equipped fountain pen plant in the world, the five parts of each pen passing through 210 operations to completion. Each operation is the work of a skilled mechanic, and the work of each mechanic is inspected under the most careful tests before the presentation of the pens to the market.

Para rubber, pure gold and selected iridium are the component articles of manufacture. From these develop the pen that has been instrumental in changing the world's writing methods in favor of the convenient fountain pen custom of to-day.

No. 12VS \$3.00

The Three Styles

Safety Style

(In Centre)

Can be carried in any position and cannot spill. Useful for sportsmen, travelers, and especially for ladies, as the attention of "right side up in pocket" is unnecessary.

Cone Cap Style

(At Left)

The standard for a quarter-century. Large ink capacity. Easily filled and will write twenty thousand words with one filling. Practical shape and well balanced. Restful for the writer's fingers. All sizes. Plain at \$2.50 upwards, and Gold or Silver mounted styles.

Self-Filling Style

(At Right)

Provides the additional convenience of filling direct from the ink bottle, by the slight and convenient movement of the piston end.

No. 14VS \$4.00

IN VACATION DAYS

a Waterman's Ideal is particularly useful, and in reality becomes a part of one's vacation. From the three standard styles can be selected a pen which will fulfill any particular requirement for the lady, the sportsman, the tourist and all.

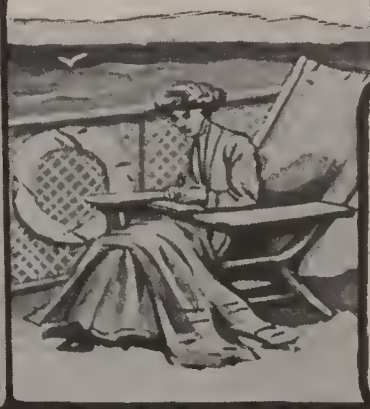
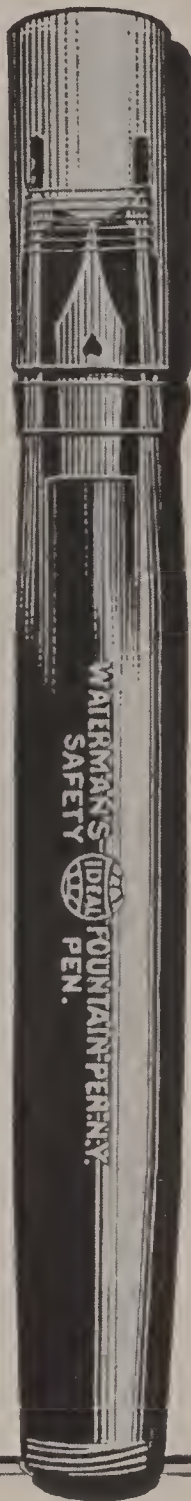
ASK YOUR LOCAL DEALER

L & L Waterman Co., 173 Broadway, N.Y.

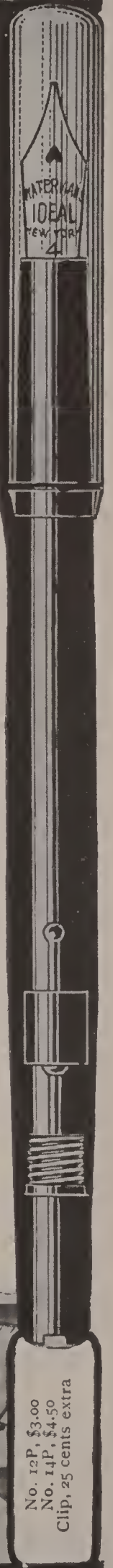
8 SCHOOL ST., BOSTON; 209 STATE ST., CHICAGO; 136 ST. JAMES ST., MONTREAL
734 MARKET ST. SAN FRANCISCO; 12 GOLDEN LANE, LONDON, E.C.; 6 RUE DE HANOVRE PARIS



No. 12, \$2.50
No. 14, \$4.00
Clip, 25 cents extra



No. 12P, \$3.00
No. 14P, \$4.50
Clip, 25 cents extra



SMOKE THE

Best Cigars Made

For the Amount they Cost You

El Borita . . . 5 cts.

Wahnetah . . 5 cts.

La Tonia, 10 and 15 cts.

Manifesto . . 10 cts.

Manufactured by

JOHN STEIGERWALD & CO.

Factory and Office: 1937 Tioga Street, Philadelphia

RETAIL STORES:

20th and Tioga Streets, Philadelphia

2708 Germantown Ave.

“

921 Broadway . . Camden, N. J.

Ocean Pier . . Wildwood, N. J.

South Pennsylvania Avenue, Atlantic City, N. J.

THE PRACTICAL WORLD

THE DOOR TO SUCCESS

PRACTICAL
EDUCATION
INSTITUTE

The Loan Society of Philadelphia

LOANS MONEY ON

JEWELRY, WATCHES, GEMS, ETC.

CHARGING ONLY THE LEGAL RATE OF 6 PER CENT.
INTEREST PER YEAR, PLUS A SMALL STORAGE CHARGE



OUR NEW BRANCH OFFICE

Northeast Corner Thirteenth and Market Streets
(Colonial Trust Company Building)

Second Floor Front. Entrance, No. 9 N. 13th St.

Third Floor

Main Office, 503-507 Chestnut Street

Take Elevator

The Practical World

EDUCATION ———— OPTIMISM ———— PROGRESSION

Practical Education Institute, Publishers

Market and Thirteenth Streets - - Philadelphia

E. I. FISH - - - - - Managing Editor

JOSEPH A. FINNEGAN - - - - - Advertising Manager

SUBSCRIPTION RATES: - - ONE DOLLAR A YEAR—TEN CENTS A COPY

ADVERTISING RATES MADE KNOWN ON APPLICATION

PUBLISHED MONTHLY ON THE FIFTEENTH OF EACH MONTH

Vol. I

JUNE, 1909

No. 4

CONTENTS

	PAGE.
Business Training	83
A Visit to a Money Factory.....	85
Lawyers Need Commercial Training.....	87
The House by the Side of the Road.....	88
You Must Grow or Go.....	89
Where Real Power Lies.....	90
Prepare for Something.....	91
To the Young Man Entering Business.....	92
Try For Something Worth While.....	93
A Different Kind of School.....	94
Sticking to a Thing.....	95
Alumni Association	96
The Rock of Style.....	97
The Shorthand Department.....	98
The Commercial Department.....	100
Penmanship Department.....	102
Publicity Department.....	104
Business Short Cuts	106
Why I Failed to Get the Job.....	107
Correspondence Course	108
Old Cyrus Simons.....	109
Information Bureau	110
Wiselets, for the Boss and the Bossed.....	111
Reader's Corner	112
Classified Advertisements	114
Advertisements	115-116

Practical Education Institute

Hours of Instruction

Day Sessions: 9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions: 7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year; students can enter any time. Personal instruction, modern equipment.



Holidays

School sessions are not held during Christmas week or on legal holidays.



Rates of Tuition

DAY SESSIONS

One month in advance\$12.50

Six months 67.50

One-half on entering, balance beginning of second month.

Ten months 111.00

One-third on entering, one-third beginning of second month, balance beginning of third month.

NIGHT SESSIONS

One month in advance \$5.00

Nine months 40.00

Five payments of \$8.00 each, one month apart. First payment date of entering.



Text-Books and Stationery

Text-books and stationery may be purchased by the student as needed. The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50.

The cost of all text books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00.

The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note-books, pencils, pens, etc., may be purchased at the stationery room of the school or at any stationery store.

Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and of course purchase only the text-books and materials needed for the studies they select.

BUSINESS TRAINING

By JOSEPH A. FINNEGAN

A few remarks on a subject which is constantly under discussion.

One of our prominent commercial men, in speaking on the subject of "Business Training" at a trades league banquet, held recently in one of the large Eastern cities, said, "If I were engaged in the work of inculcating into the minds of the youth of this country ideas regarding the training necessary for a business career, I would place in the hands of every individual under my direction a copy of Elbert Hubbard's 'Message to Garcia,' for, to my mind, there is no better message to youth than is summed up in the actions of Private Rowan. Hubbard certainly hit the nail on the head when he called his readers' attention to the fact that one of the greatest drawbacks and detriments of the present generation was due to the inability of the greater majority of people to think and act on their own initiative."

We have to-day schools for "Economics," "Accountancy," "System," "Advertising," "Thought Training," and "Salesmanship," whose efforts in the direction of securing and placing business on a higher plane are meeting with marked and continued success, but whose instruction would be of little or no value unless the student had an opportunity to put into practice and effect the ideas conveyed in the lessons.

The mission of the "Correspondence School" is misunderstood by a large percentage of people; they are purely and simply developers, bringing to the surface certain qualifications possessed by the student, which otherwise would have lain dormant through lack of development. No school can make a salesman, a systematizer or an ad writer except the "school of experience," wherein one has an opportunity to observe at close range and a chance to put into practice knowledge gained through books and otherwise, and to study business methods from behind the breastworks, instead of in front, whereby he will find that he has to discard quite a large number of views concerning

business life which are to a great extent theoretical instead of practical, as business practices and principles depend largely upon local conditions.

The 100 per cent. mark in business success to-day is only reached by those whose make-up consists of 75 per cent. common sense, with determination as the fundamental requisite for the filling of the quota.

Only 25 per cent. of the individuals engaged in business to-day do any thinking, the other 75 per cent. merely carrying out orders, wondering why they are not receiving more money, and in many cases filching other people's ideas and using them for their own personal advancement.

There is and always will be a place at the top for the man who will plan and do things. How often does one hear the cry from an employer: "Oh, if he would only think!" The man who will innovate and carry out his ideas without constantly watching the clock, worrying about his next increase and having so many social engagements, whereby his physical and mental ability are taxed beyond reasonable bounds, is sure to come out on top, for the saying is just as true to-day as it was years ago—"You cannot keep a good man down." While favoritism and pull may in some instances be the means of retarding one's progress, sooner or later one's ability and individuality are bound to assert themselves and reward will be in proportion.

One of the greatest drawbacks to one's success in business life is due in a measure to a lack of self-assertiveness. Don't ever tell anyone you are contented. It's the discontented person who in the long run succeeds. The man who is contented to let things "run along," drifting with the tide, sooner or later finds himself "pocketed" in such a way as will relegate him to the "has been" class. An example of the contempt an alert business man has for the "contented" class is illustrated in the case of a prominent merchant who was interviewing an applicant for a position on his selling force. The applicant had created quite a favorable impression and the interview was about to terminate favorably when the ques-

tion was asked "Are you of a contented disposition?" "Oh, very," was the reassuring reply; "I am of a very contented frame of mind." "I am sorry," said the merchant, "but I have no opening for you; I have no place for a contented man. I am looking for a discontented man, for they are the people who get out and hustle for business."

Lincoln Steffens, whose articles on political conditions existing in large cities have attracted the attention of the entire world, says that the corruption in large cities, such as Philadelphia, San Francisco and St. Louis, has been due entirely to the fact that the citizens were of a contented mind. "Contented and corrupted," as he puts it. This condition is due to a lack of energy, self-assertiveness and aggressiveness on the part of the average citizen, and is one of the causes of the systems which exist to-day, whereby a handful of men are enabled to direct the city government to their own advantage and benefit.

Young men who intend to adopt a commercial career can find no better means of breaking into the "business game" than by becoming stenographers. Hundreds of instances can be cited to-day of men who are at the top of the ladder whose educations have been practical rather than collegiate, their schooling having been confined to a limited number of years in the public schools and the studying of shorthand at night. In holding a stenographic position, one is practically placed in touch with the fountain head of the business, as there is no better position that affords a clearer opportunity for observation.

One of the greatest complaints made by business men to-day is that after "putting a man through the pace," in the meantime paying him practically for teaching him the business, as soon as he reaches the point where his services are of any value, he immediately finds it convenient to make a change, a move whereby he does not only himself, but his former employers, an injustice. Many business men have been confronted by this condition without being able to find a satisfactory solution.

The sales manager of a prominent concern

selling an article of merit used extensively, says that only one man out of every forty tried out by them makes good. If they were to investigate the matter thoroughly they would doubtless find that the condition was due to the fact that they had over-trained their men; simply filled them up with a lot of information designed, as they thought, to meet different conditions, while if they had resorted more to developing the individual capabilities of the salesman the result on the sales ledger would have shown a vast increase.

There is a constant danger of over-reaching the mark, where systematic methods of training are being resorted to. You often hear the expression, "He has gone stale," in alluding to an athlete who has failed to come up to the expectations of his friends. This is simply a case of over-training and has been in business life the means of turning into "talking machines" men who otherwise would have developed into capable salesmen.

Have you ever worked for a person whom you considered a task master? One who was forever pushing you and growling? How many times did you feel inclined to try conclusions with him by throwing an inkwell at his head, but controlled yourself, owing to the fact that you "needed the money"? Some of the best business men have been turned out by this very same employer whom you probably set down as an old codger owing to his propensity for keeping you "on the job." As an example of this, I have in mind the case of two men now prominent in mercantile pursuits who received their schooling at the hands of a merchant who had the reputation of being a stickler. In talking over old times, the question of business training was brought up. "Do you know," said one of the men, "that I thought old man Jenks was crazy when I first worked for him, but, meeting him the other day, I told him I would not have missed the schooling he gave me for \$3,000. He even made it a point to call me down when I put a rubber band on a package crooked. I'll admit at times he sorely tried my patience, but I attribute a great deal of the success I have

made in my business career to the training of a man whom I had set down as a crank."

Methods of procuring and handling business are to-day on a higher plane than they ever were, and, therefore, a man trained in up-to-date methods has a big advantage. Selling methods have practically changed and the selling and advertising ends of all large business houses are in close touch, it having been demonstrated that the selling end of a business forms the foundation upon which a business structure is reared. Advertising will create an interest and a desire for an article, but it will remain for the selling force to make the sale and create the customer, therefore any business in which the sales force is not a unit is in constant danger of losing customers.

MEN WHO DON'T SUCCEED ARE THOSE

Who expect to begin at the top instead of slowly climbing there.

Who air their grievances to others until they make a nuisance of themselves.

Who are not thorough and conscientious about their work.

Who keep their eyes on the clock, fearful that they may give their employer a moment or two of overtime.

Who are always doleful and down on their luck.

Who spend their nights at parties and arrive at the office in the morning weary.

Who talk over their employer's business outside of the office.

Who criticise everything and everybody.

Who are never on time.

Who depend on favoritism to advance them, instead of good, honest endeavor.

Who feel themselves above their position and do not even condescend to fill it adequately.

Who tell you all the wonderful things they can do, but who never get right down to doing anything at all.

Who fear that they will do more than their salary calls for.—*Office Topics.*

A VISIT TO A MONEY FACTORY

By E. I. FISH.

Did you ever visit the place where money is made; where the original notes are turned out printed, signed and made ready to be added to your bank account? It is an interesting place to visit and if you have never been there we will invite you to enter the PRACTICAL WORLD'S "personally conducted tour" and investigate the process from beginning to end.

Of course the chief object in the manufacture of bank notes is to render forgery or counterfeiting impossible, or at least, easy of detection. This is accomplished by a peculiarity of paper, ink, printing and design.

At the present time all the bank notes issued by the United States are manufactured by the government in the Treasury Department at Washington. We will go first to the department where the plates for printing the notes are made. First, the design of the note, including all the letters and devices, is sketched and placed in the hands of the workmen who proceed to make the die. A plate of soft, highly polished steel is selected and all parts of the design that are to be of the same color sketched upon it. A separate die must be used for each shade desired. This die is then carefully engraved. If you have ever noticed an ordinary zinc or copper etching, you have seen that the printing part stands out from the plane surface in raised lines, but the lines in this engraving are cut into the surface instead.

Now take a bank note from your pocket and examine it. Part of the engraving is done by hand and part by machinery. The hand work represents the labor of many men as no one person is allowed to engrave an entire plate, or even an entire feature of a plate. If you will look at the head, for instance, you will see the work of several men, one man making the hair, another the eyes, another the mouth and another the clothing, etc. This method of requiring several persons to finish a single object in a die makes it impossible for one man ever to make a complete die for him-

self should he ever wish to turn counterfeiter. The figures, engrossing, and most of the irregular designs are made by hand. The scroll work around the border of the note and around the figures is the work of a geometric lathe, an immense, yet delicately constructed instrument, and if you should take one of the "cycloid rosettes," as the background of the figures is called, and examine it under a powerful microscope, you would see that the lines are continuous, there being no break from the time the design is commenced until the last stroke is accomplished.

The die being completed, it is ready for the transfer process. It is first case-hardened and then put, face up, in a press which is made with a combination of levers operated by foot-power so as to give a tremendous pressure of twenty-one tons on a single line. A cylinder of soft steel is placed so as to rest directly over the die and at the same time is so arranged as to revolve easily along its surface, even when under full pressure. The pressure is then applied with the result of forcing the soft steel of the roll into the lines of the engraving, so that when complete the surface of the cylinder shows an exact reproduction of the face of the die, only the lines on the die are now raised on the roll. Next the cylinder is case-hardened. Then the plate—soft steel again—to be used in the final printing, is placed in the press and the roll is arranged above it. Now the cylinder leaves its imprint on the plate, the hard steel of the raised lines cutting deep into the surface, so that a perfect duplicate of the original die is obtained. This is repeated as many times as there are to be repetitions of the note on a single plate, which is then ready for use. Let us now pass to the next room.

The ink for printing is made on the spot where the printing is done. In this room are ten or a dozen paint mills which are busily grinding the colors and oil together. Two large ones are filled with green ink, another with vermillion, while others are making blue, red and other tinted inks. Nothing but the finest color and the best boiled linseed oil is here used.

We will now pass to the room where the paper is received directly from the government, cut in sheets of the required form. This paper is not manufactured *by* the government but is made *for* it by a paper mill in Massachusetts; is made under a secret process and is used for no other purpose than printing bank notes. If you will look carefully at your note you will see running across it in different directions different colored fibers or lines. You will never know how these lines are placed in the paper until you get an inside view of the factory where it is made, and as no visitors are admitted you will probably have to be satisfied with knowing that they are there without knowing how they got there. These sheets are counted as soon as received and the result reported for verification. They are placed in heaps marked off in sets of 100 and 1,000. When issued for printing the workman receiving them has to present an order signed by the superintendent. They are then charged against him in his pass book and he carries them away to be damped by merely wrapping them in wet cloths. This brings us to the final process in the printing room.

The presses used are simple cylinders moved by long-handled levers and are each attended by three men and one girl. The plate rests upon a small iron box warmed underneath by gas flames. A man using an ordinary plate-printer's roller rapidly covers the plate with ink and passes it to number two, who wipes it with a soft cotton cloth and then polishes it with the palm of his hand, covered with whiting, thus removing the ink from its surface, but not from the engraved lines, which remain filled. This done, the plate is placed, face up, in the press. The girl stands ready with a piece of damped paper which she carefully lays upon the plate. The pressman turns the levers, the cylinder revolves, the plate passes under it and the paper is removed, bearing a perfect imprint. This process simply prints one color and must be repeated with different plates as many times as there are colors on the note.

As soon as the printer has completed the work assigned him, he hands it, made up in

books of 100 impressions, each sheet enclosed between two others of brown paper, to a clerk. He is then credited with his delivery, spoiled sheets being counted the same as perfect ones, so that if his return is correct his debit account on his pass book, which is kept in a different apartment and by other employes, is thus balanced. No one who has the handling of this paper in any way is allowed to leave the building until every sheet is accounted for.

The finished impressions are now carefully counted and inspected. The spoiled sheets are removed and sent to the proper agents for burning while the others are hung in the drying room. When dry, the printed paper is removed and the sheets, packed between leaves of press board, are subjected to the action of a powerful hydraulic press. They are then once more counted and inspected, and are ready for circulation. From the time of manufacture until the notes are ready for circulation, they are counted 54 times and each count verified before the paper passes into the next hands.

THE COMMONSENSE OF HONESTY

On the question of honesty, I think a man is nothing short of a fool in this time of our existence who is anything but an honest man. A man who is not honest nowadays from the strict standpoint of honesty as generally accepted, has no chance at all. I do not mean the kind of honesty you learn from copy-books, either. I mean the kind of honesty that goes right down to the depths of a man and makes him honest by nature, not by compulsion.

Let me give you this one thought on the subject of honesty; it may never have occurred to you. After all, there is nobody in the whole world that knows a man is honest but himself. You look at yourself in the mirror and say, "Am I an honest man?" You know the answer; no one else does. Because honesty goes down to what a man *thinks*, as well as what he says and does.—*Hugh Chalmers*.

Lawyers Need Commercial Training

Extract From Speech of Julius Henry Cohen, Before the National Credit Men's Association. Subject:—"The Prosecution of Commercial Fraud."

"In order to understand the devious ways of commercial frauds one must have a pretty definite notion of modern commercial methods and of ordinary bookkeeping systems. The average young lawyer has no experience whatever in actual business affairs. His college training has improved his literary ability and his law school training has given him, or should have given him, a firm grasp on fundamental legal principles. When he is set to work in a district attorney's office to prepare a commercial fraud case, those things which are matters of daily knowledge on the part of business men first puzzle, then terrify, and finally swamp him.

"In the list of difficulties of which I speak is perhaps the most serious problem with which you and I have to deal. In large cities like New York, Boston and Philadelphia, responsible attorneys can be secured with knowledge of the intricacies of bankruptcy practice, who can be relied upon for their integrity and loyalty to their clients' interests, but in certain smaller cities throughout the country it is almost hopeless to find counsel free from entangling alliances, who have the necessary experience to handle difficult matters. If in such cases counsel from larger cities are retained, he will almost certainly run into a hornet's nest of petty jealousies. It is these local rings who would repeal the bankruptcy law. It is bad business for them."

The House by the Side of the Road

There are hermit souls that live withdrawn
 In the peace of their self-content;
 There are souls, like stars, that dwell apart,
 In a fellowless firmament;
 There are pioneer souls that blaze their paths
 Where highways never ran;—
 But let me live by the side of the road
 And be a friend to man.

Let me live in a house by the side of the road,
 Where the race of men go by—
 The men who are good and the men who are bad,
 As good and as bad as I.
 I would not sit in the scorner's seat,
 Or hurl the cynic's ban;—
 Let me live in a house by the side of the road
 And be a friend to man.

I see from my house by the side of the road,
 By the side of the highway of life,
 The men who press with the ardor of hope,
 The men who are faint with the strife.
 But I turn not away from their smiles nor their
 tears—
 Both parts of an infinite plan;—
 Let me live in my house by the side of the road
 And be a friend to man.

I know there are brook-gladdened meadows ahead
 And mountains of wearisome height;
 That the road passes on through the long afternoon
 And stretches away to the night.
 But still I rejoice when the travelers rejoice,
 And weep with the strangers that moan,
 Nor live in my house by the side of the road
 Like a man who dwells alone.

Let me live in my house by the side of the road
 Where the race of men go by
 They are good, they are bad, they are weak, they are
 strong,
 Wise, foolish—so am I.
 Then why should I sit in the scorner's seat
 Or hurl the cynic's ban?—
 Let me live in my house by the side of the road
 And be a friend to man.

—Sam Walter Foss.

"I cannot abide to see men throw away their tools the minute the clock begins to strike, as if they took no pleasure in their work, and was afraid o' doing a stroke too much. The very grindstone'll go on turning a bit after you loose it."—George Eliot.

THROUGH THE EDITOR'S GLASSES

Trolley or Trailer?

Did you ever see an automobile go gliding down the street or along the road, pulling after it another machine perhaps larger than itself but which had failed to "go," just when "go" was most needed? And it is just that way with men, too. Sometimes a big man, having all the appearance of strength and ability to act, breaks down utterly when the strain comes and some other man, with no greater natural ability but with a bull dog grip, must be called in, not only to do his work, but drag him along with it. But the world hasn't much praise for the man who has to be towed along at the end of a cable.

What Will People Think?

This is the first question that comes to the mind of many persons when about to do something new or unusual. But why should you be guided by what others think? Haven't you a mind of your own and are you not capable of judging whether a thing is right, proper or advisable? So long as you limit your actions to the possible approval of others, so long will you fail to be a moral force or an essential factor in anything. The world needs men, not shadows. You cannot be yourself and at the same time a reflection of public opinion. Think for yourself, use your own judgment, and then act as judgment dictates.

Lo, The Poor Indian

Next month we shall publish a most interesting article on "Indian Shorthand Writers," showing how not only an occasional Indian, but whole tribes in the Northwest are learning shorthand, instead of the ordinary printed language; how they have a paper published entirely in shorthand and many books have been written for their study; and finally, how enthusiastic they are in the study and what a help it is being in bringing them within the influences of civilization and Christianity. The article shows that even the most untaught savage may learn shorthand even more easily than he can learn to read print, and indicates possibilities in the use of phonography as yet entirely undeveloped.

YOU MUST GROW OR GO

It is a law of nature that when growth ceases decay begins. You cannot ignore it; you cannot set it aside. When vegetation ceases to grow it is ripe for the harvester's sickle. An animal no sooner reaches his best than he begins to deteriorate and become of less value. The summit of man's greatness or usefulness is very narrow and he no sooner reaches the topmost peak than the descent on the other side is begun. He cannot linger at the top for others are crowding in behind him, each anxious to gain the same eminence. A man, by some mighty or dazzling act, springs suddenly into fame. His name is on the lips of every one and fills the pages of the press. Will that single act insure his permanent greatness? He must *continue* to accomplish or drop into oblivion and before a generation has passed the mention of his name will bring forth only looks of inquiry or the question, "Of whom did you speak?"

And this condition is particularly dominant in business. The world is growing and growing rapidly, and any one who would keep abreast of the world must grow also. The business man who is content with what he has already done and wishes only to "hold his own," will soon find that he has nothing left to hold. When money does not grow and accumulate interest and dividends, the principal will not long survive. A comparison of the business methods of to-day with those of fifty years ago will show you how much we of to-day must know and do that our grandfathers knew nothing of. Yet business has grown only because "the man behind" has grown and pushed his business along with him.

And this principle of growth has become so firmly fixed, not only in nature but in business; that the business man or the employe who does not grow soon ceases to exist. You may start in with a great business concern, and you start at the bottom. This may seem hard to you, but it is the greatest opportunity of your life.

You have everything to win and nothing to lose. You have only to make good in your

little place and a *larger* one will be open for you. No business man wants to keep an employe down but he cannot elevate him unless he shows a fitness for something higher. And it is the office boy who is too big for his place (not in feelings, but in reality), and who continues to outgrow his positions as he progresses, who lands in the president's chair, while the boy who is employed to lick stamps or run errands and is next year fit only for the same work, will soon be complaining about his "hard luck" and that the boss is trying to keep him down.

The manager of a large firm in a neighboring city, which employs an office force of over 100 young men and women, called at a business college for a bookkeeper. A young man was called from the class-room and introduced to the manager. After a short conversation the manager asked him how much he considered his services worth as a beginner. The young man replied, "I would be willing to start at \$8 a week." The manager's answer was (and here's the gist of the whole business and the way every true business man feels towards his employes): "I will start you at \$10 a week and if you are not worth more than that at the end of three months, I will fire you. We don't want cheap men and we don't want 'standstills.'"

A large railroad system several years ago decided to employ only young men as stenographers. Why? Not because the young women could not write letters or copy bills as satisfactorily. Not at all. But they wanted some one who could, at some time, become *more* than a stenographer; someone who could *grow*, and the very nature of the work made it impossible for a young lady to advance beyond a mere clerical position.

Eliminate growth and life goes with it. Stop advancing and you recede. There is no stopping-place, no middle-ground, no spot where you can say, "Here we rest." If you are not worth a raise in salary the manager will soon begin to look for some one who is. If you are satisfied with your position, it will not long be satisfied with you.

You must *grow* or *go*.

WHERE REAL POWER LIES

When you stop to think of it, men do not differ very much in their general make-up. Every man, as a rule, has a head, a pair of eyes, two ears, a nose, a mouth, two legs, and all are built in about the same proportion. And yet what a difference there is, or seems to be. What is the difference? It is all in the *brains*. That is the only important difference between men; their brains.

Down at the docks you will see men clad in the roughest and coarsest garb tugging and straining and lifting at weights sufficient to stall a horse, and when their work is done a few hours in the saloon, a noisy, brawling time with their mates and a tumble into bed until time for work again. That is their day. No thought of life, no care for what goes on outside their own small circle, no love of books or music or paintings, no enjoyment except that of the lowest of the brute creation.

In the next block you will find a man clothed in a faultless style and surrounded with the beautiful and cheerful things that make life worth while, enjoying short hours of labor and the companionship of friends and home, cultivating a love for the beautiful, and acquainted, not only with his immediate friends, but through travel and books, with all the world besides.

And yet these men were created *equal*. The difference is their own making; and as the man at the docks is doubtless the stronger man physically, all the difference in favor of the second man is—it must be—in the cultivation of the brain. With a prince's training, a pauper conducts himself as though to the purple born while with the environments of a pauper the prince becomes a booby and a vagabond.

It is all in the brain. You can take the brain of an infant and so train it as to evolve a statesman or a prize-fighter. But the brain of an adult is no longer susceptible to delicate impressions nor capable of subtle changes. The training which is to count in future life must be accomplished in youth or it is useless. Cultivate the brain. Develop the intellect. Separate yourself as far as possible from the brute

by cultivating the only feature that absolutely distinguishes between you. The more you develop your mentality the further you separate yourself from the animal and the nearer you approach to what you were intended to be.

And there is an economic reason for developing your brain power also. Modern life is a continuous battle and in the conflict of brain against muscle, brain always wins. Not only is the development of your brain powers necessary to the full enjoyment of life but it is necessary to the full exercise of your powers of action. The man who uses his brain to direct his muscle is far superior to the man who depends upon muscle alone, while the man who uses his brain to direct the muscles of a few hundreds of other men, multiplies himself by just that number and increases his value to himself and to the world in like ratio.

TACT WHICH LANDED THE ORDER

A good story, said to be true, is told of an advertising solicitor.

Calling upon the advertising manager of a large concern, he was directed to wait in an outer office, separated from the main office by a partition fitted with large panes of frosted glass.

As his card was presented he was surprised to see the shadow of the advertising manager in the act of tearing his card to pieces and casting it into the waste basket.

The office boy soon appeared with the advice that Mr. Smith was extremely busy and could see no one. "In that case," replied the solicitor, "please ask him to return my card." Mr. Smith was informed of the request, and realizing that he could not comply, caused a nickel to be sent to the solicitor to compensate him. Following up his advantage, the solicitor drew another card from his case and instructed the messenger as follows: "Tell Mr. Smith these cards are two for a nickel. He is therefore entitled to another."

He was granted an interview and landed the order.—*E.R.*

The world pays a *salary* for what you *know*; *wages* for what you *do*.

PREPARE FOR SOMETHING

The young man who thinks he can go out into the world and put his little untried and unsystematized knowledge against the highly technical knowledge of the trained specialist and win, is going to have a whole host of new ideas before he tears many leaves off the calendar. The parents who think that because their son has graduated from the public or high school, he is capable of making good in a career, only emphasize their ignorance of existing conditions and imperil the future of their boy. The young man who graduates from the high school has just about as nearly completed an education for a life work as the modern sky-scraper is completed when it begins to appear above the top of the ground. He has laid the foundation, that is all. He is not prepared for any career and he cannot do anything that is in demand anywhere.

A few hundred thousand young men and women have received their diplomas from the public and high schools during the past month and they are now facing a world that is going to ask them an entirely different set of questions from those they have been studying the past years, and they will be questions that will be very difficult for them to answer satisfactorily. They will find that a high school diploma is not a passport into a business house nor the office of a professional man, and that the knowledge of dead languages is not half so important, from a practical standpoint, as the knowledge of live business methods. In short, they will soon find that their knowledge is only general and scattering and that, if they hope for any demand for their services, they must build upon the foundation already laid, a superstructure that will be of use to someone. And in the choice of their technical training will lie the success or failure of a large majority of these graduates.

But prepare for *something*. And before deciding upon what that something shall be this question must be answered if you would enter upon a course of training intelligently: "What opportunity will there be for me to dispose of my services after I have studied for this line of work?" Who finds the readiest

market for his goods? Is it not he who produces something that every one wants? Then will not he who prepares to fill a demand that exists in every office, in every store, in every business house of any description, find a more ready market for his services than he who prepares to meet the demands of only a limited few?

The business man is everywhere. You can't get away from him. If you fly to the uttermost parts of the earth, there you will find him and his typewriter, keeping in touch with the rest of the world. You cannot eat, drink, sleep or amuse yourself without the permission or assistance of the business man. And he is always reaching out for new fields to conquer and new brains to assist him in his work. You cannot go wrong if you prepare yourself for business, even though you expect to follow some profession, for you cannot become a top-notch in any profession without a thorough knowledge of business principles as the foundation for your professional knowledge.

So when you graduates have tried, with your diversified and untechnical knowledge, to batter down the door into the fertile fields of a business career, and have found the task too great for your accomplishment, just give a few months to a short, concise and intelligently arranged course of study of business methods and stenography, and you will no longer find it necessary to try to batter down the doors, as they will fly open in quick response to the call of your well-trained mind and the touch of your deft fingers.

Prepare for something, and let it be something that you can depend upon to fill your life with fruitage and your bank account with legal tender.

AN OFT-NEEDED KEY

"What is this peculiar key on your typewriter? I never saw it on any before."

"Hist! My own invention. Whenever you can't spell a word, you press this key and it makes a blur."—*Boston Transcript*.

THE "JUST-AS-GOOD-AS" MAN

A Consumer's Lament.

When I would buy a cake of soap that's suited to my mind I much resent the man who keeps the "just- as-good-as" kind. In breakfast foods, and potted meats, and sardines in a can. The kind I want I want, despite the "just-as- good-as" man. If I a porous plaster need to ease my lumbago. And seek the druggist for to get his cure-all for my woe, It stirs my wrath to hear him say: "Our two cent postage stamps Stick just as fast as plasters do to backaches and to cramps."	And if I'd go to Rome, N. Y., it plays the very deuce To have the porter put me off at night at Syracuse. And later on excuse himself, and impudently say, That "Syracuse is just as good as Rome is any day." In short, that "just-as-good-as" man is on my nuisance list. And some day I devoutly hope we'll find that he is missed, Not to appear upon the sphere again, until that hoot When Gabriel drops his ancient horn and blows his substi-toot.
--	--

TO THE YOUNG MAN ENTERING BUSINESS

If men spent as much time in doing their work and perfecting themselves in trying to do it still better, as they do in endeavoring to secure political influence, it would be much better for them and their success would be more rapid. My experience has taught me that in the government service, as everywhere else, in the long run merit tells. Here and there, of course, luck or favoritism helps a man, and for the time being he pushes rapidly to the front, but it is the old story of the hare and the tortoise.

The man who wins in the race of life is the man who has staying qualities, and who uses his brains. The trouble with so many men, is that they are lacking in the essential qualities. For instance, you find a stenographer who may be a good stenographer in so far as he can take down the words you utter and accurately reproduce them, but who is simply a machine. If, for example, you should make

an obvious mistake, or if, as so often happens in dictation, you use a plural where manifestly the singular is intended, the stenographer will transcribe it without having the intelligence or the desire to make the correction, or call attention to it. Again, you find a good stenographer who has absolutely no initiative or no imagination. Give him the exact words to write, and he will write them, but give him merely a skeleton and trust him to dress it up, and the chances are that he will be unable to do it. Then there are the men who never appear to get into close touch with their superiors, or to study idiosyncrasies, so to speak, who every day must be told the same thing and only do just exactly what they have to do.

Now when you find a man who combines all the qualifications that are requisite, he is bound to succeed. Men may think at times that their work is unappreciated, but good men are always in demand and the employer recognizes ability when he finds it.—*Cortelyou.*

TRY FOR SOMETHING WORTH WHILE

Are you a stenographer holding an office position and receiving from \$8 to \$15 a week? Are you satisfied with your position? If you have the mettle in you and are willing to work a little harder and for only a short time, you can do much better than you are now doing. You can step into a position paying not less than \$75 per month and with a possible increase to twice that amount, *if you are prepared to do the work.*

Uncle Sam doesn't ask his employes to work for small wages but he does ask them to be able to do work that is worth a good salary. And then he pays it to them. And he gives them short hours and long vacations and plenty of time for self-improvement and opportunity to advance, and everything that an ambitious young man or woman could desire. Why not try for something worth while? Why not try for a government position and all that it means?

If you are already a fair stenographer, the PRACTICAL EDUCATION INSTITUTE can give you special training in the technical part of the work that will enable you to pass a satisfactory examination and secure early appointment in a permanent and attractive position. A few dollars and a few weeks spent with us may double your earning capacity and place you in a far more inviting and remunerative position. *Get ready for the fall examinations.*

CARNEGIE'S BUSINESS MAXIMS

To secure promotion, a young man must do something unusual, and especially must this be beyond the strict boundary of his duties.

Aim high. I would not give a fig for a young man who does not already see himself the partner or head of an important firm.

Begin early to save. No matter how little it may be possible to save, save that little.

Look out for the boy who has to plunge into work direct from the common school and who begins by sweeping out the office or store.

Business is a large word and covers the whole range of man's efforts. The same principles of thrift, energy, concentration and brains win success in any branch of business.

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not tolerated, everything sold is in good taste and correct form. :: :: ::

JACOB REED'S SONS

Clothing, Haberdashery, Headwear, Auto Apparel and General Outfittings for
:: Men ::

1424-1426 Chestnut Street

VELOSOGRAPH

E
L
O
S
O
G
R
A
P
H



V
E
L
O
S
O
G
R
A
P
H

VELOSOGRAPH

SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting on the market. Write

JOHN A. WATTERSON

Complete dictation outfits
for school or individual use

Box No. 1225, Pittsburgh, Pa.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Business Man's School

Officers of the Practical Education Institute

H. F. C. KRAMER, *President.*

V. O. LAWRENCE, *Vice-President.*

H. C. LOUDEN, JR., *Secretary.*

GEORGE W. BOGGS, *Treasurer.*

BOARD OF DIRECTORS

H. F. C. KRAMER.

V. O. LAWRENCE,
Vice-President Textile National Bank

GEORGE W. BOGGS,
Treasurer Thos. Boggs & Sons, Carpet Mills,
Second Street and Allegheny Avenue

CHAS. H. PASCHALL,
President American 3-Way Prism Co.

WM. BUSH,
Attorney

H. C. LOUDEN, JR.

FACULTY

W. R. WAGENSELLER, A. M., *Principal.*

C. C. MYERS, M. E., *Vice-Principal.*

Assisted by

E. I. FISH.

D. E. WALSH.

A. L. FISCHER.

C. E. KINSELL.

A DIFFERENT KIND OF SCHOOL

No man, business or institution ever reached a prominent place or performed an important work by being an imitator or copier. It is the originator, the man who stands alone and furnishes his own motive power, and who cuts a path and blazes a trail for himself, who accomplishes results and makes history. The man with an idea may be a crank or he may be a benefactor. It all depends upon the idea.

It is so with a school. A school that selects some great and progressive institution as its model and says, "I want to be as nearly like that school as possible," may become a good and worthy institution and do a great work in the world. But it will always be an imitator and copier and can never go ahead of, or above, its model. There is a limit to its advancement for when it reaches the standard set for itself, it must stop and wait for another to show the way.

But the school whose only standard is a fixed determination to stand in the front rank, that studies the ever shifting and changing business conditions and keeps pace with them, that teaches, not hobbies nor theories, but correct and practical principles and approved customs, that is controlled by business men and conducted on business principles, that treats all patrons alike and gives value received for every dollar paid for tuition—that school occupies a field of its own, and wherever intelligence and ambition combine, there is work for such a school.

The PRACTICAL EDUCATION INSTITUTE is not an imitator. It is not a follower. It is not a trailer. It is the outgrowth of conditions which demanded "something different" and it is living up to this demand and fulfilling its mission admirably. It is attempting, not only to cover the same ground more thoroughly and in a more business-like way, but to offer a more comprehensive course of instruction than can be secured at any other institution. It does its work well. Its graduates are known for the superiority of their training and are sought by those who demand results from their employes. Many students of other schools have registered in their publicity

department and have secured positions which their own schools could not obtain for them. Many employes holding fair positions have been advanced to better paying places through its influence and many roads to success have been shortened and careers made more promising through its help.

Truly, it is a "different kind of school."

STICKING TO A THING

Many business men fail because they are quitters. It may be that more fail for this reason than any other. Whatever the proportion, the number is too large. Men can accomplish more than they ever dreamed of, in most cases. It is mainly a question of holding on when a man is engaged in a pursuit into which his physical and mental qualities fit. If plants succumbed to every whiff of biting air in the raw days of spring and shrivelled up at every drought of summer, there would be no fruit. Nature points the way to holding on with grim tenacity and left alone the face of the earth is smothered in shrub and flower and seed. In the fields of industry, Thomas A. Edison is a splendid illustration of these truths. He says: "In scientific work as in all other work, the chief factor of success is the power of sticking to a thing. I attribute all that I have accomplished to the fact that I hold on where most persons get discouraged." Grant won his battles by holding on, not by superior military tactics. Examples are as numerous as successful men. Not all may succeed in the same degree, since men are differently constituted and labor under varying conditions, but a doubting, shifting, yielding course leads nowhere. No sensible man would make a mistake of traveling east to reach a western town; so none should pursue an object unpreparedly and without purpose. But it is not only necessary to be sure that you are right and then go ahead, but keep on going.—*Bookkeeper.*

We are never made so ridiculous by the qualities we have as by those which we pretend to have.

Home Office, 5622 Lansdowne Avenue

Dr. J. N. MYERS

Dentist

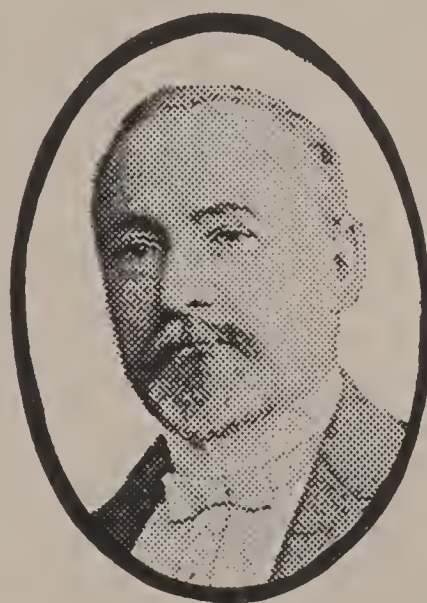
4217 LANCASTER AVENUE

(SECOND FLOOR)

PHILADELPHIA

Preston Bell Phone, 2651 A

An Established Firm of 20 Years' Practice that Makes EYE WORK a Specialty



No drops used to detect errors of the eye. Only scientific instruments.

Broken lenses replaced. Prescription and astigmatic lenses at low prices.

Our one-piece Invisible Bifocal for seeing near and far is the finest lens made, and should be seen by those that need two pairs of glasses.

CONSULTATION FREE

FLANAGAN OPTICAL COMPANY

3 South Thirteenth Street, Opposite Wanamaker's

FORMERLY 1227 CHESTNUT STREET

Bell Phone, Preston 3900

Established 1902

S. SNYDER

Fashionable

**LADIES' TAILOR
and HABIT MAKER**

4064 Lancaster Ave., Phila.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Alumni Association

Of the Practical Education Institute.

OFFICERS FOR THE ENSUING YEAR

President, Philip A. McCormick, 819 Ellsworth St., Philadelphia.

Vice-president, Howard Wallace, 2034 Vine St., Philadelphia.

Vice-president, Miss Martha Broadwater, Magnolia, N. J.

Secretary, Henry A. B. Schwartz, Jenkintown, Pa.

Treasurer, Miss Anna Martin, Glassboro, N. J.

Miss Anna McMahon, who had not yet finished her course in the college, took the civil service examination in June and passed fourth on the list, with a grade of $85\frac{1}{4}$.

Mr. Ross McGraw is now stenographer with the U. G. I.

Miss Helena Gowen is stenographer for Bruce A. Metzger, attorney, in the Land Title Building.

Mr. Frank Owens is bookkeeper and assistant cashier with the firm of Ivins, Deitz & McGee.

Miss Anna Devine, Class of '07, on leaving school, accepted a position as substitute stenographer, and her work was so satisfactory that the firm found another position for the regular stenographer and gave her the position permanently, and before she had been with them twenty months she was receiving \$15 per week.

Mr. Martin DeLaney, Class of '07, was placed in a position in the Bank Examiner's office, and has been promoted to the position of second assistant.

Miss Ethel Kirk, who entered school in February, in four months' time had a good working knowledge of bookkeeping and is now ready for a good shorthand position.

Mr. Hugh Kennedy, in four months, finished

the bookkeeping course and the theory of shorthand. He is now completing his shorthand course, and will soon be ready for something good.

Miss Pansy Moonan, who pursued a special night course to prepare for the Civil Service, passed the June examination with great credit, standing second on the list, and eligible for a \$1,200 position.

We might add that we make a special feature of preparing for civil service work and our students are usually found close to the top when the grades are made up.

Over two years ago the following students were placed by the school in their first positions with the firms named, and the fact that they all made good and are still holding their positions (or better ones, with the same firms) speaks volumes for the character of their work and the thoroughness of their training.

Kathryn Golden, with O'Neill & Milling, Frankford, as bookkeeper.

Margaret Haney, with Penn Surgical & Dental Co., 9th and Montgomery Ave., as stenographer and bookkeeper.

Gertrude Sampson, with Halpin, Green & Co., 30 S. Front St., as stenographer.

Mary Conelly, with E. O. Faucett, 440 Bourse, as stenographer.

Mr. James Henry Carter, one of our members, on June 2, married Miss Gertrude S. Lee, of Camden. The college, the association and the PRACTICAL WORLD extend congratulations.

"Young man," said the Successful Old Guy, "I started as a clerk on \$3 a week, and to-day I own the business." "I know," answered the Young Chap, "but they have cash registers in all the stores now."—*Cleveland Leader*.

THE ROCK OF STYLE

Maud Muller, in her new spring hat,
Planted the dwarf and the marrowfat;

For Maud was a thrifty little sprite
Who went in for helping her dad all right.

Jerry, the judge, rode down that way,
In a stovepipe hat, on his dappled gray.

He was tall and handsome and always trim—
Do you wonder Maud fell in love with him?

He glanced her way, and it made him sore,
For her face was obscured by the hat she wore.

And all on account of the new spring style,
That hid from the judge her face the while,

He married a girl in another block
Whose face was sufficient to stop a clock.

Maud married a fellow of low degree,
As worthless and poor as a man could be;

And she sees how her sorrow came about,
For the judge somehow let the secret out,

It was all on account of the cheese-tub lid—
She was underneath, but her face was hid.

Neither Maud nor the judge ever crack a smile,
For their lives are wrecked on the rock of style.
—*Nebraska State Journal.*

AN APT REPLY

An interesting illustration is related of a man in Philadelphia who desired to start in business for himself. He applied to a woolen house and got goods to the amount of \$400. The salesman asked him what he manufactured.

"I mek pants," he replied.

"How do you want to buy these goods?"

"The best vey I can," was the answer.

"How will you pay for them?"

"Well, I gif you my note for four months."

"Is your note good?"

The buyer looked around, winked to the salesman, and put his finger on his nose: "My vriend," he said, with an air of one who is about to impart a confidence, "if my note vas goot, I vould make notes, not pants."—*Exchange.*



Good Illustrations! Brilliant Engravings!

are the basis of good advertising matter. With our excellent force of artists and engravers, and with our many years of careful study and experience, we supply all the highest requirements of commercial illustrating and engraving. Our Designs and Illustrations will sell your goods. Real commercial value is embodied in every drawing, and engraving, sent from our departments.

Gatchel & Manning
DESIGNERS ILLUSTRATORS
ENGRAVERS
27 to 41 S. Sixth St.
PHILADELPHIA

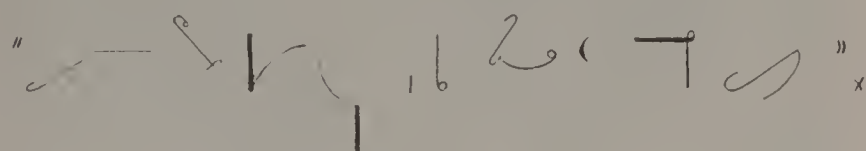


Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Shorthand Department

By MISS CORA C. MYERS, M. E., M. P., PRINCIPAL SHORTHAND DEPT. PRACTICAL EDUCATION INSTITUTE

(This course began in the March number of this magazine. Copies may be purchased at the office of the school, or ordered by mail).



VOWELS—(Continued.)

First-Place Vowels. As explained in the previous lessons, the vowels are represented by *dots* and by *dashes*.

The *first-place* vowels are written immediately before or after the *beginning* of the *first stroke*.

The *first ascending* or *descending* stroke in *first-place* words is written one-half space *above* the base-line.

Words which consist only of *horizontal strokes* are written a *full space* above the base-line.

1. The *first-place heavy dot* represents the sound of "e" as heard in *teach*.



2. The *first-place light dot* represents the sound of "i" as heard in *pick*.



3. The *first-place heavy dash* represents the sound of "a" as heard in *tall*.



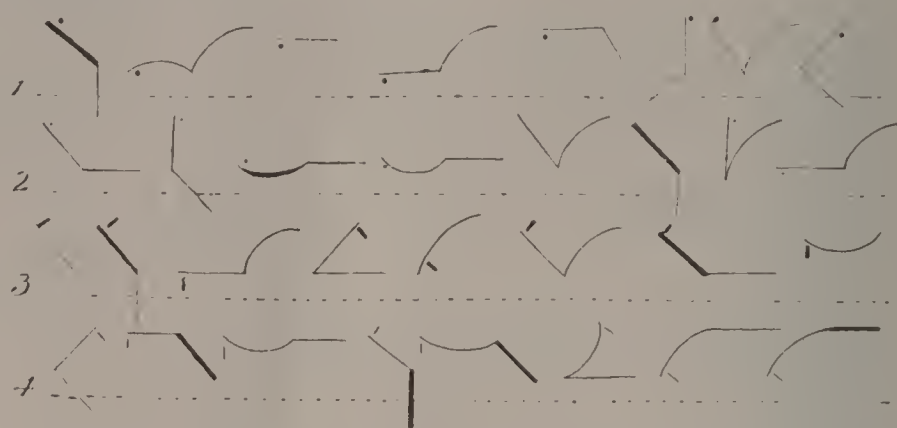
4. The *first-place light dash* represents the sound of "o" as heard in *knock*.



Notice that the *strokes* as well as the *dots* and *dashes* change their positions. This change

is made for greater *facility* in *writing* and *accuracy* in *legibility*.

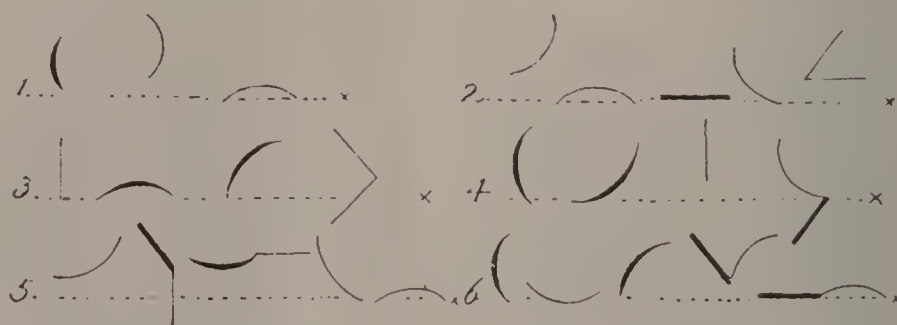
Copy the following words ten times and transcribe into longhand.



Transcribe the following words and send in for correction:

1. Peach, leak, knee, league, deep, meek, ear, meal.
2. Bill, tip, chick, dig, pill, lick, mill, pitch.
3. Ball, balk, gall, bought, pawned, autumn, call, gnawed.
4. Fob, top, dot, cod, chop, lodge, fog, botch.

Transcribe the following sentences, and copy each in shorthand until it can be written at a rate of *fifty words a minute*.

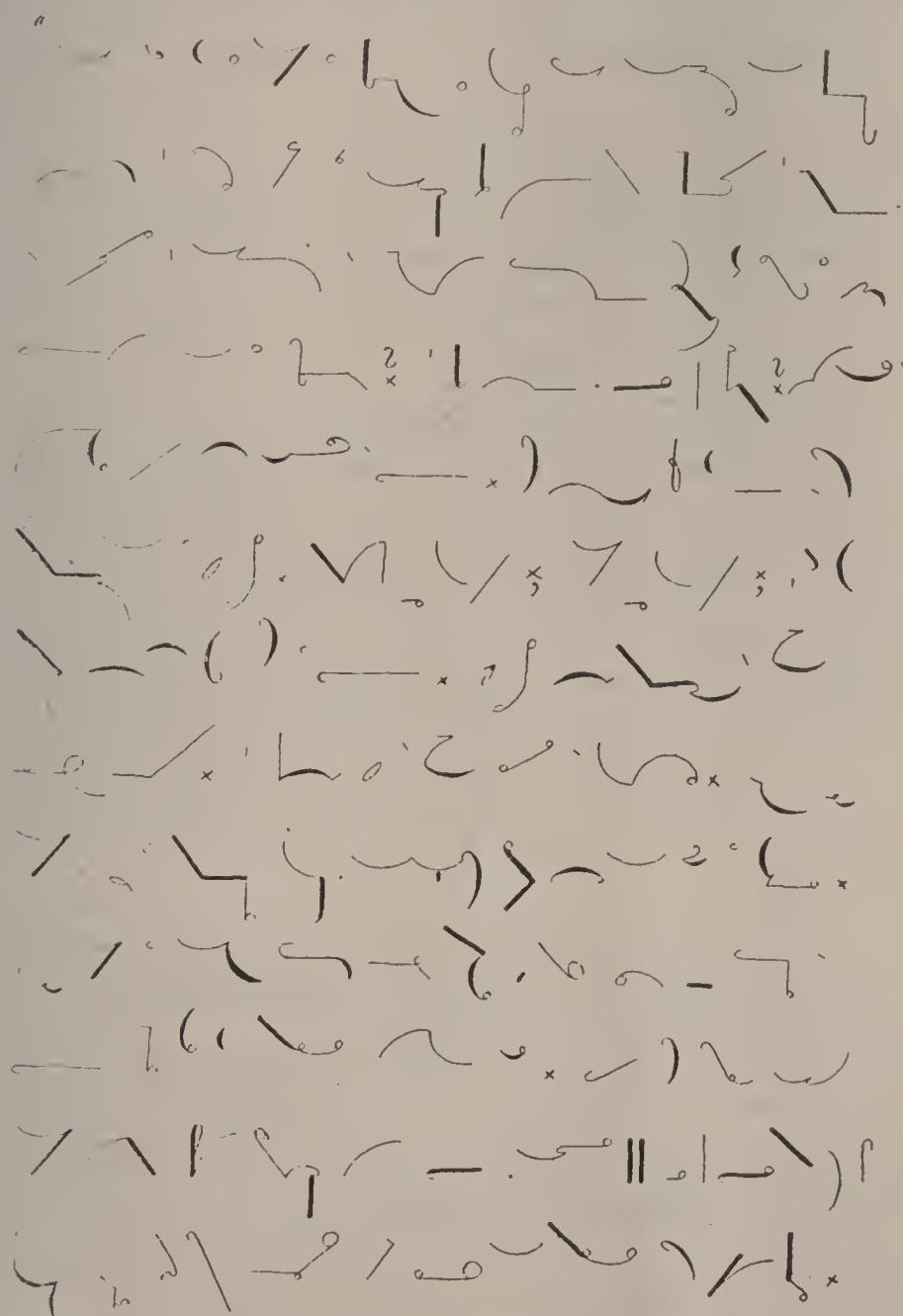


Key to shorthand article given in May magazine. Taken from Pitman's Phonetic Journal.

"The first situation is a test. It puts the beginner on his mettle. He has not only to show what he can do, but to discover for himself what he can do. He finds, usually, some quite unexpected shortcomings, some hitherto unsuspected weaknesses of knowledge. The first letter that he takes down from the dictation of an actual employer is somehow different from anything that he had anticipated; he wonders whether he has got it correctly, and

whether his transcript will be satisfactory. If it proves to be accurate, he enjoys a sense of exhilaration that never comes to cheer the older and more staid worker.

The test of character comes when the beginner is confronted with his own mistakes. Mistakes there will always be. We *may learn more* from our *mistakes* than from our *successes*. How does the beginner use his errors? Has he the wit to search and see how the blunder originated and how it can be avoided in the future? Or does he merely shrug his shoulders and excuse himself with the reflection that he could not help it? In short, does he *profit* by his mistakes, or not?" Transcribe and send in for correction. (Conclusion of article in May number).



(Continued next month).

"Pretty smart boy of your, Tomlins."

"Yep, he knows everything. Graduates in June. After that he'll know more."—*Cleveland Plain Dealer*.

THE NEW STENOGRAPHER

Mr. Spotz was running his hands through his hair shampoo-wise, because his stenographress had suddenly left.

"Ten dozen letters to get out to-day and no chauffeur-lady to run the typewriter! What shall I do?" he exclaimed.

Just then a young miss, with kalsomined hair, in a Fluffy-Ruffhouse costume, entered the office, chewing a popular brand of chewing gum.

"Need a key-puncher?" was her inquiry.

Mr. Spotz bade her have a chair. Upon investigation, he learned that she had escaped from Taffy's Big School, where she had learned to talk stenography (\$7.59 puts you through).

The young lady was lined up in front of the typewriter and Mr. Spotz began to dictate. She did not take down what he said in shorthand, for he doubted if she could transcribe her own hieroglyphics. In dictating he made an effort to assist her in punctuation. When the letter was finished, it read as follows:

"MR. B. A. GUDETHING,
"Hotel Dubb, City.

"Dear Sir,—Looking over our ledger comma I notice that in your account don't abbreviate their is an outstanding eyetem of \$14.34 in figures commma witch I thrust you will remit by return male parenthesis as we wish to clothes out all old outstanding accounts period new paragraph.

"I beg to call 2 your attention the knew line of european goods we are displaying in our windows and show hyphen cases dash a line of goods that will a peal to your good taste full stop next sentence. We have just received a large pareesian Capitol P consignment and have sum bargains at fenominally low prices exclamation mark. As the saying goes, quotation marks a word to the wise close quotes that's the end of the sentence anotherpara-graph will you not callaround to see us at you leezure interrogation point.

"Trusting to be still favored with your patronidge as in the passed, I remain comma

"Very resp. yours"

—*Judge's Library*.

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

INSTRUCTIONS

(This series of lessons was commenced in the April issue. If you subscribe immediately you will receive the back numbers of the magazine, without cost, giving you the full course.)

There are two general systems of bookkeeping in use among business men, differing mainly as to the number and kind of accounts kept in the ledger and the completeness with which they record the business transactions.

Single entry bookkeeping is that method of accounting in which, as the name implies, but one entry is made for each transaction, the record being carried to either the debit or the credit side of the account only. As it is a system in which ledger accounts are kept with persons only and not with things or property, it is impossible to get a detailed idea of the sources of losses and gains. In many cases to get this detailed information property and other general accounts are introduced, but this merely loses the system's one advantage, "Simplicity" without gaining absolutely the desired end, "Correctness."

Double entry bookkeeping is that method of accounting in which, as its name implies, two entries of every transaction are carried to the ledger, one to the debit side of an account and the other to the credit side of a corresponding account in order that the one entry may check the other. The double entry ledger contains property and other accounts in addition to the accounts with persons, and as both debits and credits for each transaction are recorded it is possible to get as much detail as to the sources of losses and gains as desired.

Accounts.

All accounts of a double entry ledger are either speculative or non-speculative accounts, according to the results which they show. Speculative accounts are those which show either a loss or a gain, while non-speculative

accounts are those which will close themselves when the transactions involved are completed.

Still another general division of accounts, according to the nature of the material of the account, can be made. This division is made up of three groups: First, those with persons; second, those showing our dealings in properties; third, those exhibiting the value of uses and services received and given. All personal accounts are non-speculative, the property accounts are of both classes, some speculative and some non-speculative, while the uses and services accounts are all speculative.

Cash Account.

The name cash as used in business includes money itself, checks, bankdrafts, money orders or any form of commercial paper convertible into money on demand.

The object of the cash account is to keep a record of all cash transactions, showing when, of whom, and for what money is received, and when, to whom, and for what it is paid out. In the left or debit column of this account is recorded all the cash of the business as it is received, as well as the cash on hand at the time the account was opened; while in the right or credit column is recorded all the cash paid out.

As it is impossible to pay out more money than is received it can easily be seen that the receipt or debit side must be larger than the payment or credit. This difference should at all times equal the amount of cash on hand which is called the balance.

The following items represent receipts and payments of cash:

Example No. 1:—June 2, 1909, cash on hand at beginning of account \$500:—June 2, paid cash \$30—June 4, paid cash \$70—June 8, paid cash \$45—June 9, received cash \$100.40—June 15, paid cash \$140—June 18, received cash, \$90.60—June 22, paid cash \$120—June 24, received cash \$148 90—June 28, received

cash \$100—June 29, paid cash \$90. Find the balance on hand June 30.

Rules for Debits and Credits.

- 1. Debit cash when received.
- 2. Credit cash when paid out.

Using these rules trace the above transactions through the following ledger account.

Method for Closing Cash Account.

To balance and close the cash account first add up each column, putting the totals or "footings" just underneath the last items in very small lead pencil figures. Then find the difference between these footings and write it

in red ink in the right hand or paid column as that will always be the smaller column, putting the word balance, also in red ink, in the explanation column. Next draw the addition lines in red ink on the line just underneath the longer column, placing the totals of the columns which will be the same, in black ink under the adding line and rule double lines in red ink across the money, date and folio columns as shown in the cut. The last step will be the bringing below the ruling of the balance on the opposite side of the account in black ink as shown.

(Continued next issue).

Cash											
June	2			500		June	2			30	
	9			100	40		4			70	
	18			90	60		8			45	
	24			148	90		15			140	
	28			100			22			120	
				948	90		29			90	
							30	Balance	*	444	90
				939	90					939	90
July	1	Balance		444	90						

MISS KATHERINE HARRISON

One of the least conspicuous, but most important persons in adjusting the machinery of the H. H. Rogers system after his death, was Miss Katherine Harrison, his stenographer.

Miss Harrison, a calm, steel-eyed, gray haired woman, earned \$20,000 a year and was worth more. She knew nearly as much about Rogers' financial affairs as he did himself.

When Rogers was beyond reach of telegraph or telephone, Miss Harrison had authority to give orders herself in big deals. On one occasion the market broke while the fin-

ancier was on a cruise. He expected to lose a considerable sum of money. Instead Miss Harrison had cleaned up \$75,000 for her chief during his absence.

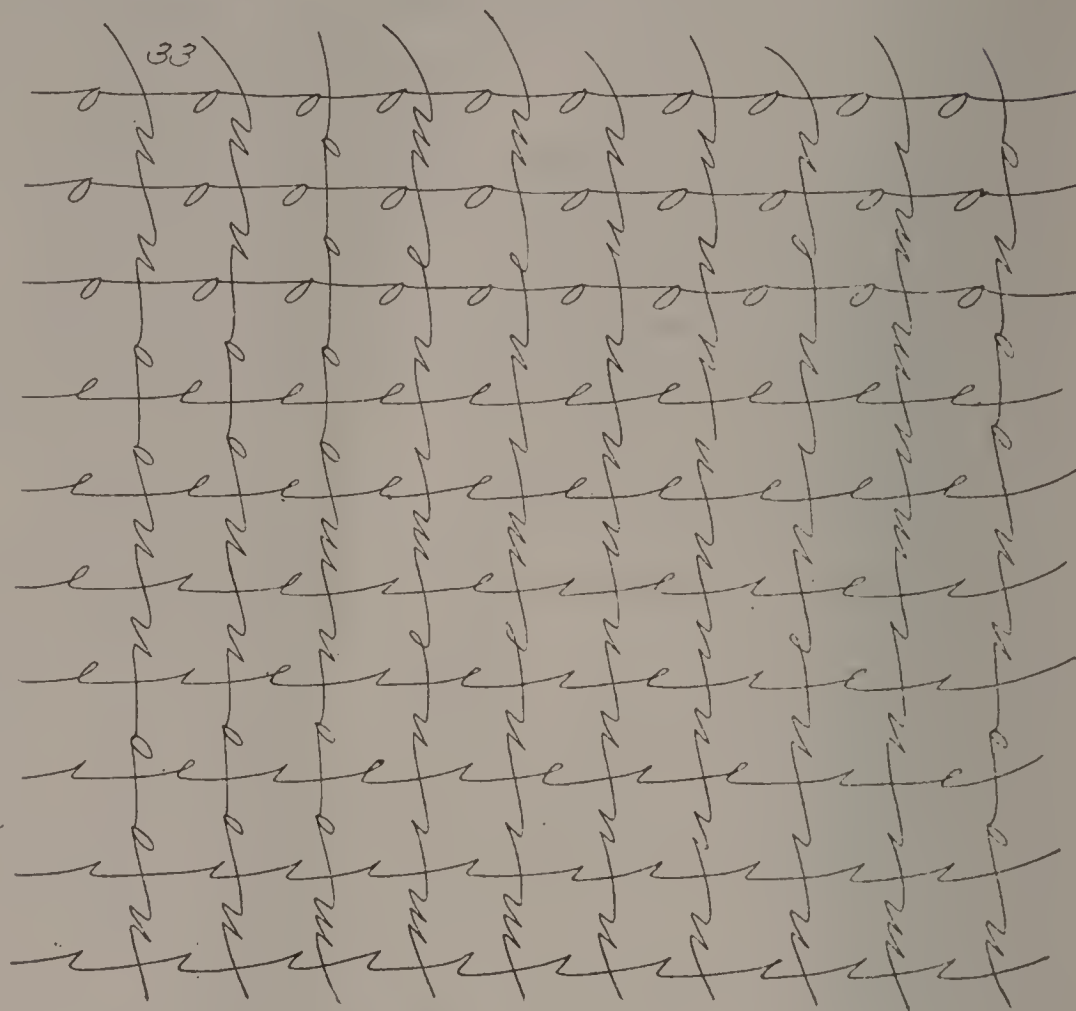
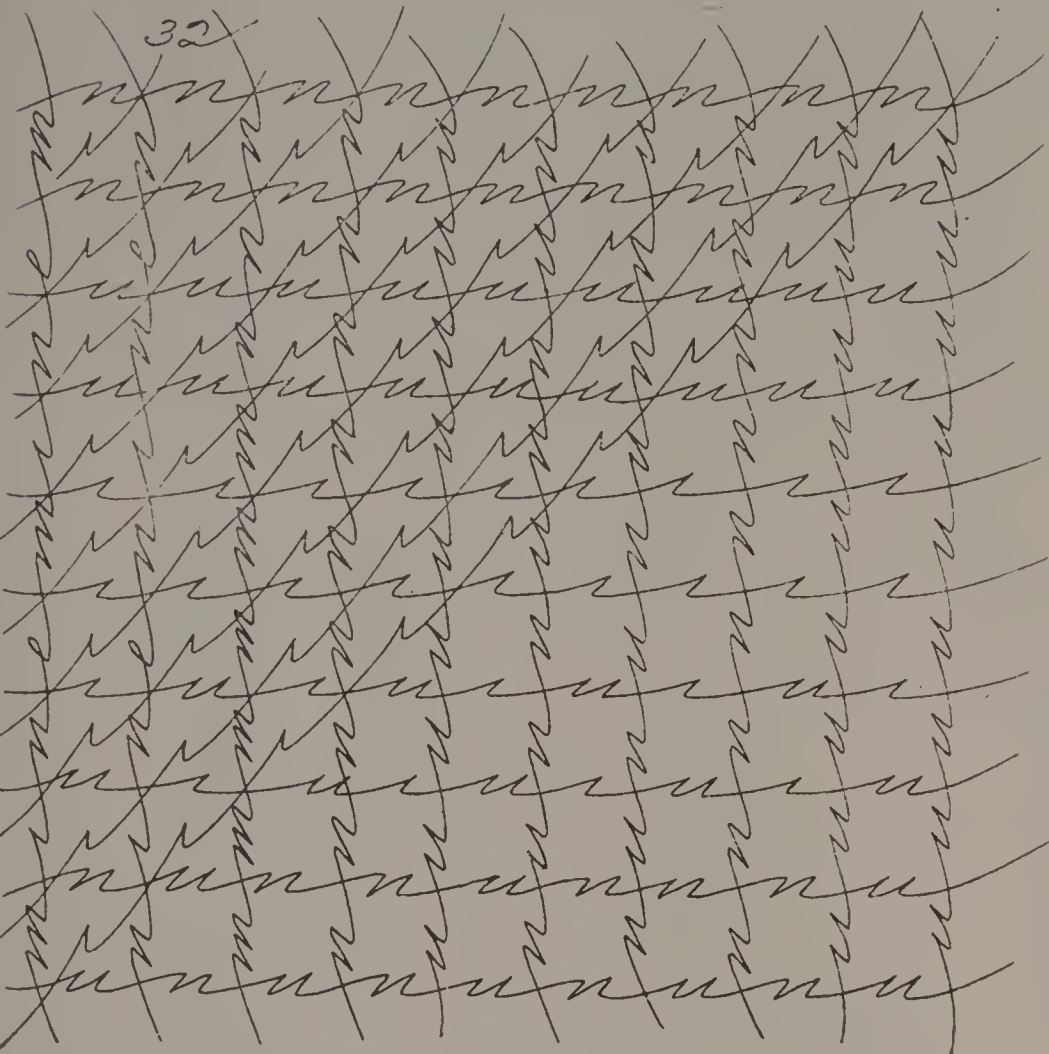
Miss Harrison was intrusted with the details of all the confidential movements in the Rogers offices. Of the visitors who came to the offices, not one in 40 reached her. Only one in five of those who reached her reached Rogers himself. Next to Rogers, she was the court of last resort.

Miss Harrison has a handsome house in Brooklyn, where she lives with her mother and sisters.

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST, Practical Education Institute

Written at a speed of 60 letters per minute. Exercise for speed and review of m, n, o, e, i, u.



INSTRUCTIONS

(These lessons were begun in the March issue. All previous issues can be secured by addressing the office, or if you subscribe this month, the previous numbers will be included in your year's subscription.)

These exercises are for the development of regularity in spacing. In all practice work the letters should be spaced well apart, and in this exercise you may turn the paper so you will write across the lines, placing one letter in each space. Try to get the letter as nearly in the center of the space as possible, so your connecting strokes will be the same length. Do not drag the motion between the letters but swing out freely and write at the speed indicated. In making such letters as u, n, o, etc., you should count one, two, one two, one, two, to get a regularity of motion.

After writing across the lines, turn the paper and write on the lines, placing the letters between the lines made in your previous writ-

ing. Be sure that your writing is straight when writing across the ruled lines and often practice on unruled paper to see how straight you can write without assistance. We would like some specimens from this copy to see how well you are getting along. We will be glad to criticise any work sent in and to make such suggestions as seem necessary.

DETERMINATION

"Be firm; one constant element of luck
Is genuine, solid, old Teutonic pluck.
Stick to your aim; the mongrel's hold will slip,
But only crowbars loose the bull-dog's grip,
Small though he looks, the jaw that never
yields

Drags down the bellowing monarch of the
fields."

—Holmes.

WANT TO LEAVE YOUR JOB?

So you are not satisfied with your job. You think you are abused. You feel sure that Jones has a better employer, that his work is pleasanter, or that his chances for promotion are infinitely greater. Maybe you are right. But are you sure? Have you sort of stood off from yourself and your own job, and then from that distance compared your position with that of Jones? Until you have done this you have no right to judge. But you tell me you have a better offer from your employer's rival. Perhaps it is. But are you sure? You mustn't forget that your employer knows more about you than the man for whom you have never worked. That is, the chances are he does. If he doesn't give you what you think you deserve, it is your duty to yourself and to him to point out the fact to him. Perhaps he can show you that you are mistaken. Perhaps you can show him that he has not been giving you a square deal. In any event, the sooner you and your employer get together and have a frank talk, the better for both of you. Those secret dissatisfactions are too costly to those who indulge in them.—*The Business Philosopher*.

SPECIAL WORK IN SPECIAL LINES

Possibly you left school before graduating or possibly the course of study you followed was not as complete as it should have been, and you find, after a few months' work in an office, that you really do not know all that you should know to enable you to do your best work where you are or to receive promotion when opportunity offers. We offer you advanced training in any line of office work and special instruction in whatever subject you find yourself lacking, and a few weeks' post-graduate work with us will not only enable you to perform your present work more easily for yourself and satisfactorily for your employer but will place you in a direct line for promotion when a vacancy occurs. You cannot afford to stop until you have reached your best. *Can you?*

Say, "I saw your advertisement in THE PRACTICAL WORLD."

QUENTIN'S VELVETTE VIOLETTE BATH POWDER

Makes the skin soft as Velvete—A delightful luxury in the bath—At Druggists and Toilet Counters
25 Cents—Or by mail

CHAPMAN & RODGERS, Inc.
510 Arch Street, Phila.

Damp Wash For 50 Cents

¶ Your weekly family wash done by the most modern *sanitary* method, returned within 48 hours, ready to iron.

**BLUE MONDAY CHANGED
TO SUNNY MONDAY**

¶ *Colored Clothes and Flannels* each washed separately by special methods.

¶ Give us a trial and be convinced of the *benefits* derived by having your weekly wash done by

The Damp Wash Laundry Co.

226 Ashmead Street

Phone, Gtn. 12-53

GERMANTOWN

K. SHOIFER General Upholsterer

All kinds of Furniture Repaired
Parlor Suites and Window Shades Made to Order

Paper Hanging & Decorating

3826 Lancaster Ave., Phila.

Publicity Department

Of the Practical Education Institute.

98 POSITIONS

were reported filled by our publicity department in our last issue. The past has been a very hot month and business usually slacks up at this time of the year, but we have placed one nearly every working day during the month. Their names and locations follow:

Miss M. E. Ewing.....Philadelphia Screen Co.
 Julia Weinburg.....Gimbel Bros.
 Mary Holland.....Biberman Bros.
 Ethel Peck.....Penn Sales Co.
 Margaret Donnelly.....M. Mendelsohn & Sons.
 Roy O. Deardorff.....Horner & Henderson
 Mary Morrison.....J. D. Hendrickson
 Oscar B. Bechtel.....Magic Curler Co.
 Eleanor M. Higgins.....Edgewater Print Co.
 Grace Kinckley.....H. K. Mulford Co.
 Mary Taylor.....Addressograph Co.
 Anna McMahon.....Crescent Real Estate Co.
 Wm. G. Reid.....Burnstein Mfg. Co.
 Miss J. E. Graham.....Wm. H. Hoskins Co.

2850 N. Mutter Street,

PHILADELPHIA, PA., May 13, 1909.

PRACTICAL EDUCATION INSTITUTE,

13th and Market Sts., Philadelphia.

In splendid appreciation of your great kindness in placing me in an excellent position with Edson Bros., 112 Dock St., I feel deeply indebted to you for this favor.

The fact of my not being one of your graduates makes me value this favor so much more.

I am perfectly satisfied with the position and have liked its nature from the beginning.

Had I searched especially for it, no other would have presented more congenial surroundings nor brighter prospects.

You may enter my name on the list for THE PRACTICAL WORLD. I must say it is "perfection."

I sincerely thank you for all past favors and will try and aid your school when opportunity presents itself.

Cordially yours,

MAE V. WHITE.

IS YOUR WORD GOOD?

Many persons would be insulted if you were to ask if you could depend upon what they told you, but it is a very pertinent question to ask in connection with this department. An instance like the following is an almost every-week occurrence:

A business man or firm applies for an assistant, a bookkeeper or stenographer. This department at once gets busy and searches through the entire list of applicants who are registered for a position. Some one is found who seems able to do the required work and the applicant is immediately notified of the position and requested to call. The applicant calls. The manager explains the nature of the work and what the position pays and asks, "Do you think you can do the work?" The applicant is sure of it. The manager then says, "Will you go at once and make application as they want some one immediately?" The applicant has no other object in life than to secure that position and secure it at once. The applicant is then given a card introducing him or her to the manager of the firm desiring an assistant, and instructed to report at once the result of the interview.

Nothing further is heard from the applicant that day. Next morning the telephone rings and the business man calls up, "Why didn't you send me someone yesterday? If you haven't anyone, say so, and I'll look elsewhere."

What is the trouble? Merely this. The applicant, after using a lot of valuable time and promising faithfully to apply for the position and report success, gets a yellow streak or grows faint-hearted or decides he doesn't want that kind of a position after all, and goes home without making the application and without notifying us that he does not expect to.

By this action the applicant injures everyone connected with the transaction. He injures

the publicity department because he places it in a bad light and a false light with the employing firm. He injures the firm because he keeps it waiting for the help that it really needs. And he injures himself a hundred fold more because every one connected with the deal loses confidence in him. The bureau immediately cuts his name off from the list of applicants, knowing that it cannot depend upon him to do what he says he will do, and consequently cannot recommend him to a business man. The employer would never consider an application from him after such an exhibition of untrustworthiness, and he himself, would have to live with the unpleasant consciousness that he could not be trusted and the world knew it.

The young man or woman starting out in life cannot learn a lesson which will be of greater value than the lesson of always telling the truth. Be absolutely dependable. Consider well before you make a promise, but when that promise is once made, let nothing prevent its fulfillment. Your only asset is your character and you cannot afford to weaken that by holding your promise lightly.

FISHIN'

"Supposin' fish don't bite at first,
What are you goin' to do?
Throw down the pole, chuck out your bait,
And say your fishin's thru?
You bet you ain't; you're goin' to fish,
And fish, and fish, and wait,
Until you've caught a basketful,
Or used up all your bait.

"Supposin' success don't come at first,
What are you goin' to do?
Throw up the sponge and kick yourself,
And growl, and fret, and stew?
You bet you ain't; you're goin' to bait,
And bait, and bait ag'in,
Until success holds on your hook,
For grit is sure to win."

—The Publicist.

Resident and Correspondence Courses in
ART
G. H. LOCKWOOD, ART INSTRUCTOR
20 years experience. Author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. 3 nifty catalogues and copy STUDENTS ART MAGAZINE for stamps. Lockwood-Stoltz Art School, Kalamazoo, Mich. Deot.

L. CURCIO

MODERATE PRICE

Ladies' Tailoring

Invitation extended to all to inspect my
goods and styles

1519 Walnut Street

Mortgages

Investments

EDWIN H. BEATTY

Real Estate Broker, Conveyancer

Suburban Properties a Specialty

52d and Locust Sts., Philadelphia

Bell Phone

DRINK

Coca-Cola

IN BOTTLES

A WHIRLWIND OF DOLLARS !

SELL POPULAR SHEET MUSIC

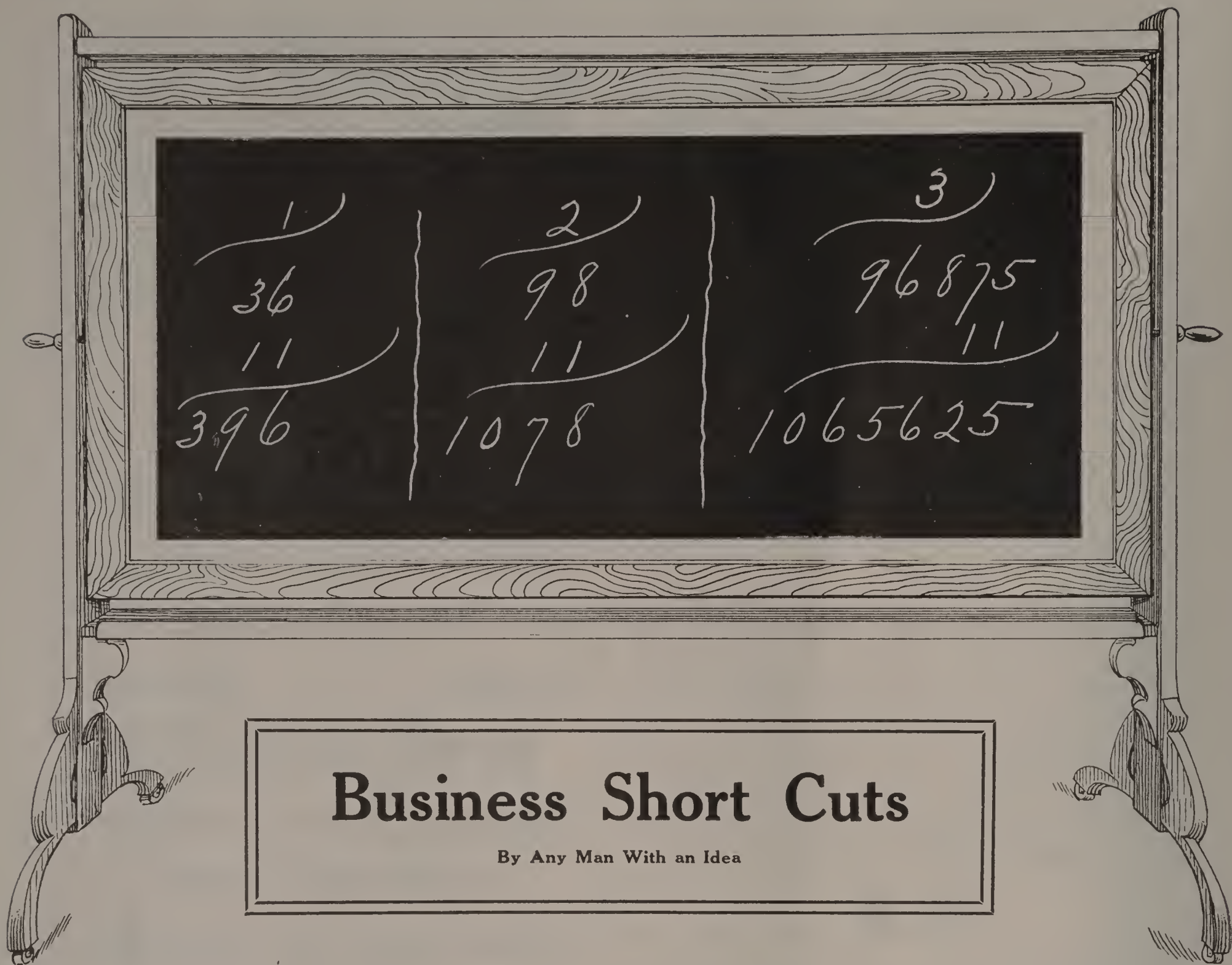
Greatest selling proposition in the market. Enormous demand, tremendous profits.

Send 25 cents, receive four
complete copies and particulars

Enterprise Music Co.,

To Agents, Storekeepers
and enterprising persons.

1949 North Twentieth St.
PHILADELPHIA



All persons who wish to become adepts in handling figures, should not be content with learning the first twelve multiplication tables as taught in the elementary schools, but should extend their knowledge of them up to the 20's at least. This will not only help in multiplying but will make easier all other processes of figuring.

Blackboard example No. 1 illustrating the multiplying of any number of two figures by eleven is a short cut with which every person should be familiar. When the sum of the two figures of the multiplicand is less than ten, as in the example given, all that is required to complete the multiplication is the placing of this sum ($3 + 6 = 9$) between the two figures, giving as our answer 396.

When, however, the sum of the two figures of the multiplicand is ten or more, as in example No. 2 ($9 + 8 = 17$) write 7, the

right hand figure of the sum, as the second figure of the answer, using the right hand figure of the multiplicand as the first figure, and for the remainder of the answer increase the left hand figure of the multiplicand by 1 ($9 + 1 = 10$) the number carried from the sum of the two figures of the multiplicand.
Ans. 1,078.

Example number three is a continuation of the principle used in No. 2, the only difference being that the multiplicand has more than two figures. In working problems of this kind place the first right hand figure of the multiplicand (5) as the right hand figure of the answer. For the remaining figures of the answer add 6 to 7, 7 to 8, 8 to 6, 6 to 9, and write the left hand figure, carrying when necessary.
Ans. 1,065,625.

(Continued next issue.)

WHY I FAILED TO GET THE JOB

I heard of the vacancy but waited until next day to apply.

I applied without expecting to get the place and my manner showed it.

I found fault with my previous employer.

I had no confidence in myself and consequently my prospective employer had no confidence in me.

I called at the office without giving any attention to my personal appearance.

My shoes were unpolished and my finger nails were in mourning.

I took a library book with me to read while I was waiting.

I was constantly chewing gum while in the employer's presence.

I asked how much the salary would be and complained that it was so small.

I asked what the hours were and if I could get off an occasional afternoon.

I did not hesitate to use slang in my conversation.

I told all about my family and what my grandfather had done.

The above reasons were culled from the experiences of young men and women applicants for positions and who were honest enough to admit the truth and not try to shift the blame from where it belonged. Any one of the above reasons would be sufficient to place a prospective employer on his guard and cause him to hesitate before engaging the applicant.

Next month we shall give a number of reasons "Why I Failed to Hold My Job" after getting it, and we ask contributions from both employes and employers, suggesting the most common reasons why an employe's services are no longer considered desirable, and are dispensed with. A few suggestions of this character will be of inestimable value to the young man or woman just entering upon a business career.

"The Mail Order Man"

A LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, "Mail Order Advertising" (telling how to advertise a mail order venture) and "Right Way of Getting Into the Mail Order Business," all for 50 cents.

*One copy of "THE MAIL ORDER MAN," with Booklets, 20 Cents.
NONE FREE*

ROSS D. BRENISER

908 P. Chestnut St., Philadelphia

Cut Flowers...

Keystone
Telephone

C. E. PIERCE

Flowers

**Wedding Decorations
and Funeral Designs**

4033 Lancaster Avenue

PHILADELPHIA

WE MAKE

Unequaled, Imperishable Photographs, from Oil Paintings, Ivory Miniatures, Daguerreotypes, Tintypes, Kodak Pictures, Post Cards, and from life. Our prints will positively Never Fade

CHARLES TRUSCOTT

Specialist in Photography

...HALE BUILDING...

S. W. Cor. Juniper and Chestnut Streets
PHILADELPHIA

Elevator entrance in Postal Telegraph Office.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Correspondence Course

Of the Practical Education Institute

CORRESPONDENCE INSTRUCTION

One fact which is generally overlooked by the public is that the correspondence school does a work which no other school does, or can do. The students of correspondence schools are all past the ordinary school age and if the opportunity for home study were not granted them their education would be finished and no further advance through a more complete preparation possible. The hundreds of thousands of students who are pursuing correspondence courses in the different schools shows that a great many young people are forced to leave the public school and go to work while their education is far from satisfactory, and before they are competent to take any kind of work except that demanding mere muscular ability. If you take away from these people the opportunity to complete their education while at work, you rob them of a priceless gem and condemn them to a life of slavery and unremunerated toil.

But not only are the young men benefitted by such a course of instruction, but you will find, by looking through the rolls of the schools, that many persons of middle age, and even with gray hairs are eagerly seizing the opportunity, even at a late day, to learn something more in the hope that they may, by this means, be able to earn more.

And not only does the correspondence school offer opportunities for learning that no other school does, or can, offer, but it also offers special advantages in methods which cannot be found in any resident school.

Each student receives personal attention. Your instructor cannot stand up before a class and lecture and give instruction to all alike but he must study each individual student's work and characteristics and give personal attention to every lesson.

It compels the study habit. Many students in large classes make a practice of leaving all

study until a few days before the examination depending upon "cramming" and special instruction to enable them to squeeze through with some kind of a grade. The home student knows that he must do his own work and do it as he goes along, and he becomes a better student and more self-dependent than the class student.

It develops concentration. There is always something to distract one's attention in a large class of pupils and even the most enthusiastic student will fail to get the benefit of all the instruction given by the teacher. At your home you have the instructions always before you, with nothing to do but study them, and by giving your whole attention to the subject you will undoubtedly get a better and a more comprehensive understanding of the matter than would be otherwise possible.

It makes leisure moments valuable. In the resident school you must use the entire day or drop behind your class. At your home you can study any time you have a few minutes of spare time, or you may even slip a book into your pocket and study on the cars or at your lunch. Any time is a good time for the correspondence student.

You may get immediate benefit from your study. If you are following some trade or vocation and are studying for something higher in the same line of work, you can use the information you receive each day in your work, thus making your work easier and clearing a way for promotion in the future. In other words, it educates a man *for* his work while at his work.

Constituent—"What do you suppose Graphter is worth?" Senator Lostmun—"I don't know what he's worth, now. I bought him once when he was just starting out for \$75 and a railway pass."—*Chicago Tribune*.

OLD CYRUS SIMONS

By A. F. SHELDON, in "The Business Philosopher."

There may have been a Cyrus Simons. I don't know. But Herbert Kaufmann in one of his great inspirational editorials uses him to drive home several lessons, and I really cannot see why I should not do the same.

It is said that Cyrus never paid a man his first week's wages without putting into his pay envelope a little card upon which appeared these rules:

Rule One—Don't lie—it wastes my time and yours. I'm sure to catch you in the end and that's the wrong end.

Rule Two—Watch your work, not the clock. A long day's work makes a long day short and a day's short work makes my face long.

Rule Three—Give me more than I expect and I'll pay you more than you expect. I can't afford to increase your pay if you don't increase my profits.

Rule Four—You owe so much to yourself that you can't honestly owe anybody else. Keep out of debt or keep out of my shops.

Rule Five—Dishonesty is never an accident. Good men, like good women, can't see temptation when they meet it.

Rule Six—Mind your own business and in time you'll have a business to mind.

Rule Seven—Don't do anything here which hurts your self-respect. The employe who is willing to steal for me is capable of stealing from me.

Rule Eight—It's none of my business what you do at night, but if dissipation affects what you do the next day, and you do half as much as I demand, you'll last half as long as you expect.

Rule Nine—Don't tell me what I'd like to hear, but what I ought to hear. I don't want a valet to my vanity but I need one for my dollars.

Rule Ten—Don't kick if I kick—if you're worth while correcting, you're worth while keeping. I don't waste time cutting specks out of rotten apples.

Not how much time we have, but how we use our time.

Can We Serve You in Any Way?

Engraving

General Lettering and Monograms on Watches, Jewelry and Silverware. Up-to-date, reasonable prices. Monograms for Automobiles and all Leather Goods. Ornamental and General Engraving. Students instructed in the art; terms reasonable.

T. W. HITCHCOCK, 11 N. 13th Street

Bell Phone, Market 22-38

Keystone Phone, Main 28-33

PHILADELPHIA COFFEE ROASTING CO.

15 N. Second St., Philadelphia

FREE 1 lb. of COFFEE
38 cent

To any one buying 5 lbs. of any of our Coffees, prices, 15c to 38c lb. Wholesale prices in 5-lb. lots

Come in and see it being Fresh Roasted every day. We guarantee we can give you Coffee better, fresher, and 25% cheaper than any other store in Philadelphia.

Bell Telephone

All Work Guaranteed

THE Talman Addressing Company

N. W. Cor. 9th & Filbert Sts., 3d floor

W. WALTON LEAP, Manager

WE

**Address Envelopes and Wrappers
Fold and Mail Circulars
Wrap Newspapers, Etc.**

Deliver Circulars, Samples and addressed matter in this city and nearby towns

No matter how small or large the order, we can execute it rapidly and cheaply. Let us give you an estimate on anything you wish to mail or have distributed.

A specialty made of distributing circulars, samples, invitations and calendars by hand.

If you desire the addressing done at your office we can send competent men.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

Q. Please explain the origin of the "Marathon" race, so popular at the present time.—G. F.

A. Marathon was an ancient village on the east coast of Greece, or Attica, and about twenty miles northeast of Athens. It was probably located on the site of the present village of Vrana. It was here that the memorable battle was fought between the Athenians under Miltiades, and the Persians under Datis and Artophernes. The Athenian force numbered in all about 11,000 which was only about one-tenth the number in the Persian army, but on account of the superior armament and discipline of the Greeks and the generalship of Miltiades, the Athenians scored a great victory, losing only 192 men as against 6,400 lost by the Persians. After the battle a messenger named Phidittides was dispatched to carry the news to Athens and, without stopping to remove his armor, he ran the entire distance (which, according to modern measurement, was twenty-six miles three hundred and eighty-five yards), and after heralding the victory of the Athenian troops, fell dead from exhaustion and excitement.

This great run was made a feature of the Grecian sports and the same course was gone over annually by the Grecian athletes until it finally became a race without particular significance except as to the time required to cover it. The race finally died out, but was renewed a few years ago when the world's athletes met in competition at Athens, and it has, since that time, become one of the most popular sports before the public. The word "Marathon" now has reference only to the distance, any race covering the Marathon distance of twenty-six miles three hundred and eighty-five yards being called a "Marathon" race.

TIME SAVERS

By placing a thin sheet of celluloid behind the papers and carbons on a typewriting machine when making multiple copies, you can get cleaner and sharper impressions and more of them than by using the soft rubber platen with which the typewriter is equipped.

By clipping the upper right hand corner of the carbon papers on which copies of typewritten matter are being made, you can save time separating the letter sheets from the carbons by merely grasping the corners with your fingers and shaking the carbon papers out.

By answering the telephone by your own name or by the name of the company you represent, instead of by the conventional "hello," you can save several seconds' conversation on each call.

ONE WAY TO INSULT A MAN

He was a fine type of old Southern colonel, the fiery scion of a race of cavaliers. Also, he was exceedingly wrathful. He had just received a letter from a man, "a low sort of pushon, suh, I assure you," which displeased him immensely, and he was debating inwardly, how best to convey to this vulgar correspondent an adequate expression of his (the colonel's) opinion of him.

But his stenographer was a lady.

The colonel snorted, made two or three false starts and finally dictated:

"Sir—My stenographer, being a lady, cannot transcribe what I think of you. I, being a gentleman, cannot think it. But you being neither, will readily understand what I mean."
—*The Circle*.

Many a profit-making organization is losing thousands of dollars if you figure up the difference between what it is doing and what it might do.—*System*.

WISELETS. FOR THE BOSS AND THE BOSSED

By FRANK HERBERT OWENS.

People who get paid for only one-half of what they do, in the end, do only one-half of what they get paid for.

Offered in reply to:

"People who never do any more than they get paid for, never get paid for any more than they do."—Elbert Hubbard.

Health, Wealth and Happiness—what a rare combination.

The poor man works while the rich man sleeps. The rich man works while the poor man sleeps. Both will sleep at the same time some day.

Advertising pays. Good advertising pays better.

Truth is the only foundation on which successful advertising can be built.

Keep your ads. as free from misleading statements as you would your name from shame.

What you advertise sell, and advertise what you sell.

Too much economy has ruined many an advertisement.

Opportunity sleeps at no man's door.

Don't push the other fellow down, boost yourself.

Let each ending day find you wiser.

One peep on the sunny side is worth a dozen good looks on the other side.

Action must follow thought, else thought availeth little.

Wisdom is not born, it is attained.

Salesmanship consists of more than good clothes and a loose tongue.

Exchange goods as cheerfully as you sell them.

Pull may help—push will.

Decide what you want to be, then start to be it.

Ambition gets there, desire doesn't.

Ambition and education go hand in hand.

Shun the idler when working for success.

If you think you know more than the boss, prove it, then you'll be boss.

Lancaster Avenue Delicatessen

"Our Home Made Goods
Make Our Business."

4017 Lancaster Avenue

MAR=MORA

Trade Mark

10c The Invisible Mender 10c
Strongest and Best

Mends Everything!

Glass, China, Marble, Ivory,
Bone, Jet, Jewelry, Leather,
Wood, Furniture, Papier
Mache, Metal, Rubber, etc.

*Beware of Counterfeits—
Ask for MAR-MORA*

The only preparation of its kind on the market

Manufactured by

V. F. VAN STAN
1507 Ridge Avenue, Philadelphia, Pa.

PHONE, PRESTON 27-32-A OVERBROOK 13-35

Does this advertisement PAY

Mr. Thomas
the Cleaner

No. 4071 MARKET STREET
STORE No. 2, OVERBROOK



READER'S CORNER

THE CHANGING VALUES OF ENGLISH SPEECH

One might expect to find the above title at the head of a dry and musty dissertation, full of deep and learned research but interesting only to the linguist or the philologist. But if one approached the book in such frame of mind it would disappear almost before the first paragraph were read and the reader would soon become interested and enthralled by the charm of the subject, the beauty of expression and wealth of literary information it conveys.

Beginning with the legendary traditions of early England (or Albion) and its occupation by Brutus, the author traces the development of the peoples and with them the development of the language in a style at once historical and romantic and the reviewer soon forgets to analyze and reads only to enjoy. He shows the polyglot origin of the language and how it is better fitted than any other to become the universal tongue; that it is the result of constant change, giving the words of yesterday a different meaning to-day and that the language of the future will be a decided advance upon that of to-day.

It is interesting both in matter and in manner of treatment and should appeal to all students of the English language.

The Changing Values of English Speech. By Ralcy Husted Bell. Cloth, 12mo. 304 pages. Price \$1.25, postpaid. Published by Hinds, Noble & Eldredge, New York.

WRITING THE SHORT STORY

The art of telling a good story in an attractive way is usually considered a gift of nature. It is unusual to find one who can relate a story or describe a situation which actually existed in such a way as to catch and hold the attention of the hearers or readers. But to choose a theme, originate a plot and furnish all the incidents and dialogue is undoubtedly beyond the natural capabilities of most persons.

In his latest book, *Writing the Short Story*, Dr. J. Berg Esenwein gives us an inside view of the architecture of the short story, showing us how the foundation is laid, how the superstructure is built and how the climax, or dome, is finally reached and the whole structure brought to a successful conclusion. His analysis of the styles of various authors is very interesting and full of ideas, while his chap-

ters on gathering materials, plot development, and the opening of the story are full of helpful suggestions that carry one over the breakers that wreck many a good short story in the inception. The volume is written by "one who knows" and therefore his articles on "How to Prepare a Manuscript" and "How to Sell the Story" are of special interest to one who looks on the practical side of literature. It is of value, both to the writer of the story and to the reader, who will thus better understand the work required to place before him an interesting and readable story.

Writing the Short Story. By J. Berg Esenwein, A. M., Lit. D., Editor Lippincott's Monthly Magazine. Cloth, 12mo. 448 pages. Price, \$1.25. Published by Hinds, Noble & Eldredge, New York.

HOW TO GET A POSITION AND HOW TO KEEP IT

It would be difficult to find a subject of more vital interest to the young man or woman than the above, and the man who can give any new light upon it is a public benefactor. There are thousands of young people annually graduated from our public and technical schools and turned loose in the world with an abundance of ability and a good theoretical knowledge but who have no idea where to find a market for their abilities and consequently never find the proper field for their activities and always remain "a square peg in a round hole."

How to Get a Position and How to Keep It, by Mr. S. Roland Hall, seems to have furnished us the solution of the above problem, as in it the author gives advice and instruction covering every possible question the young aspirant for a position could ask. He talks to the reader in an easy, conversational style, telling him not only what he needs to know but also many things he had never considered of importance. He talks, not from a theoretical but from a practical business man's viewpoint, telling of conditions as he knows them and how best to meet them. The chapter on "The Letter of Application" is a whole treatise on letter writing in itself, and contains suggestions of even more importance than are found in many so-called text books on this subject. It is a business-like book written in a business-like way and will be a valuable acquisition to any young man or woman who desires to secure the best pos-

sible position and to fill it in the most satisfactory manner.

How to Get a Position and How to Keep It. By S. Roland Hall. Cloth, 16mo. Price, 50 cents, *net*. Published by Funk & Wagnalls Co., New York and London.

THE MATTER OF KNOWING HOW

Your standing in the business world depends entirely upon your own efforts. You often hear someone remarking that "the world owes me a living." What the world gives us is an unbiased chance to make good, fate plays no favorite despite our oft wonted inclinations to think to the contrary.

Initiative is the thing most desired by business men to-day. If you don't know how to do the little things appertaining to every-day business routine without constant coaching, it is up to you to learn. The employes who think get paid for their brainworking efforts—on the contrary, the ones who simply do this or that as directed place themselves in the "auto-mat" class—drop in your money and take your choice. You can find thousands of them plodding along on \$5.00 and \$6.00 per week stipends and calling malediction upon their "luck."

Put the query to yourself, are you in the "Private Rowan" class, or have you settled down to a routine existence, satisfied with the little stipend that is doled out to you in your pay envelope?

Do you honestly think you are making good? If you are not, make it a point to get out of the rut—keep up with the procession. Don't think because your employer is not handing you bouquets continuously that he is not interested in you.

Keep abreast with everything pertaining to your particular business, for only by making your employer's interest yours can you possibly make a position for yourself that will command both salary and business respect.

Think it over and ask yourself the question, "Am I making good in every sense of the word?"

OESER & CO. PIANO MANUFACTURERS 1531 N. Twelfth St. PHILADELPHIA

**BUY YOUR PIANO DIRECT
FROM THE FACTORY**
PIANOS EXCHANGED, RENOVATED,
TUNED, ETC.

Bell Phone, Poplar 5221



**This
Lady**

is an
advocate
of

**Dr.
Frasiers'
"New
Method**

Dentistry That Pleases

A few of my specialties are that I Guarantee

To tighten loose teeth.
To fit any mouth with a plate.
To remove nerves painless.
To Crown any tooth without pain.
To give you **satisfaction** and treat you
courteously.

FREE ADVICE

Hours: { 8.30 to 6
Sunday: 10 to 2

40 N. 8th Street

John H. Clower

Bell Phone, Poplar 66-91 D

**FURNITURE
Bought and Sold**

Furniture Cars and Express
To Hire

855 N. 13th St., Philadelphia, Pa.

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 20 cents a line, \$2.00 per inch. No advertisement received for less than 25 cents.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE Co.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9, N. 13th Street, Philadelphia.

WANTED—A good encyclopædia at a moderate price. If you have a late edition of a reliable publisher that you wish to dispose of reasonably, address Box 66, care PRACTICAL WORLD MAGAZINE.

\$10.00 WILL buy, if taken at once, a No. 7 Faysholes Remington typewriter, in first-class condition. Box 39, PRACTICAL WORLD MAGAZINE.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

When writing to advertisers, please mention THE PRACTICAL WORLD.

EDUCATIONAL

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

WE TRANSLATE FOREIGN LANGUAGES

Sometimes you receive a communication in some language that you cannot read. There are many nationalities in Philadelphia, speaking many languages, and one man cannot well know them all. When you want a letter or communication translated, send it to the PRACTICAL EDUCATION INSTITUTE, and you will receive a correct copy of the paper written in correct English. And our charges are only nominal for the work done.

PRACTICAL EDUCATION INSTITUTE.

MISCELLANEOUS

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c. or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

Instruction + Ability = Success

THERE'S YOUR ANSWER

The International Accountants' Society, Incorporated

MEANS SUCCESS FOR YOU

¶ Success is a matter of being ready to grasp your opportunities.

¶ The opportunities for better, more responsible and bigger positions are in our midst.

¶ WHY NOT GRASP THEM?

¶ The Higher Accounting and Business Law Courses of instruction as taught by The International Accountants' Society, Inc., will give you the necessary preparation to occupy these positions.

¶ Why hesitate in securing this training? It will always prove a valuable asset no matter where you are or what you are doing.

¶ If you are at all interested in securing a better position or more money, we shall be glad to send you our catalog, which explains fully our courses.

¶ It is free to all interested.

The International Accountants' Society, Inc., 89 W. Fort St., DETROIT, MICH.

Waterman's Fountain Pen

In a quarter of a century of pen-making, it has taken only three styles of Waterman's Ideals to serve the world's increasing demands. Your interest now will convenience your writing forever.

Why They Excel

Waterman's Ideals are made in the largest and best equipped fountain pen plant in the world, the five parts of each pen passing through 210 operations to completion. Each operation is the work of a skilled mechanic, and the work of each mechanic is inspected under the most careful tests before the presentation of the pens to the market.

Para rubber, pure gold and selected iridium are the component articles of manufacture. From these develop the pen that has been instrumental in changing the world's writing methods in favor of the convenient fountain pen custom of to-day.

No. 12VS \$3.00

The Three Styles

Safety Style

(In Centre)

Can be carried in any position and cannot spill. Useful for sportsmen, travelers, and especially for ladies, as the attention of "right side up in pocket" is unnecessary.

Cone Cap Style

(At Left)

The standard for a quarter-century. Large ink capacity. Easily filled and will write twenty thousand words with one filling. Practical shape and well balanced. Restful for the writer's fingers. All sizes. Plain at \$2.50 upwards, and Gold or Silver mounted styles.

Self-Filling Style

(At Right)

Provides the additional convenience of filling direct from the ink bottle, by the slight and convenient movement of the piston end.

No. 14VS \$4.00

IN VACATION DAYS

a Waterman's Ideal is particularly useful, and in reality becomes a part of one's vacation. From the three standard styles can be selected a pen which will fulfill any particular requirement for the lady, the sportsman, the tourist and all.

ASK YOUR LOCAL DEALER

L. & L. Waterman Co., 173 Broadway, N.Y.

8 SCHOOL ST., BOSTON; 209 STATE ST., CHICAGO; 136 ST. JAMES ST., MONTREAL
734 MARKET ST. SAN FRANCISCO; 12 GOLDEN LANE, LONDON, E.C.; 6 RUE DE HANOVRE PARIS.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

File Your Letters

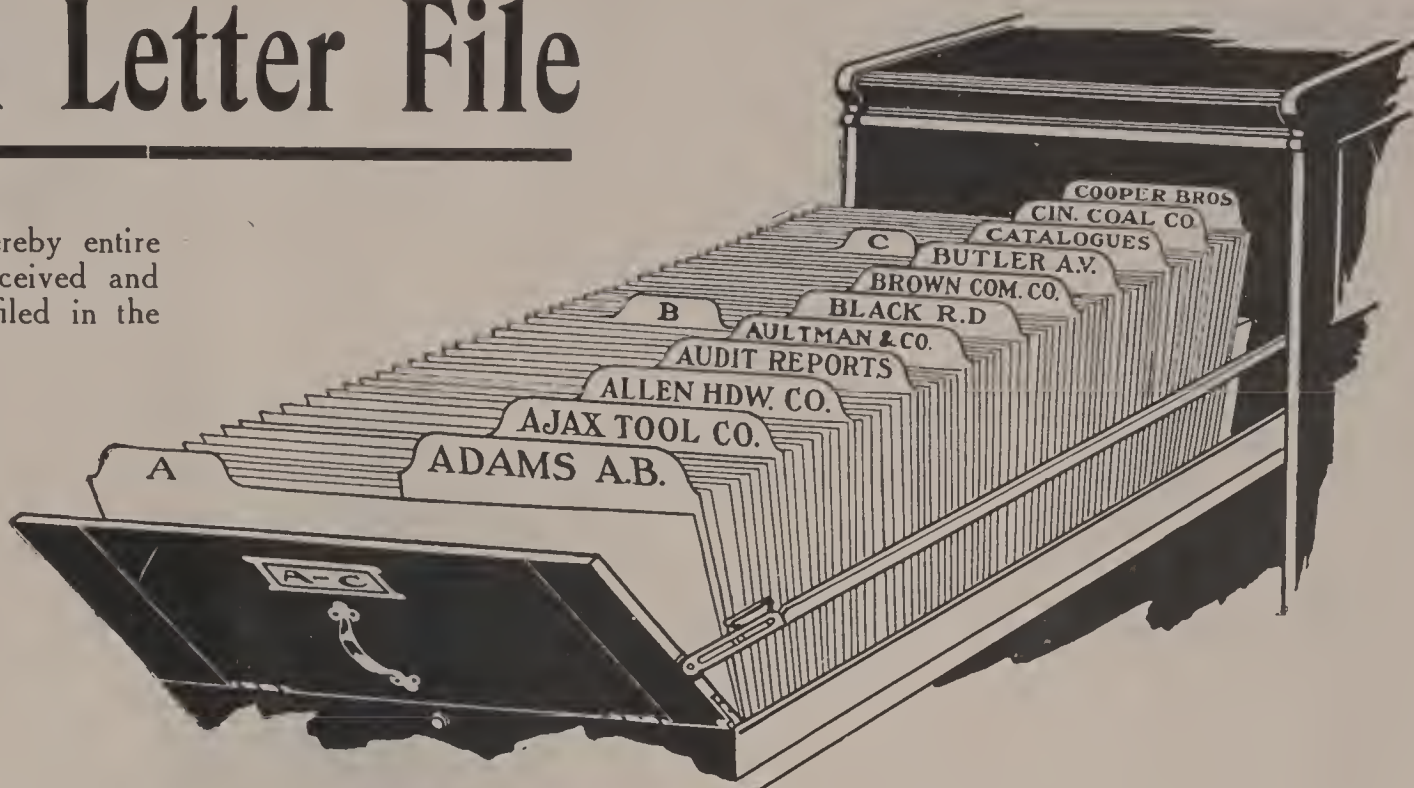
WHERE THEY CAN BE FOUND
ALPHABETICALLY IN THE

Vertical Letter File

¶ The only system whereby entire correspondence—letters received and copy of replies—can be filed in the same place.

¶ Time and labor saver for you and your employees—place your hand on any particular letter required—no long delays.

¶ Ask us for literature explaining the idea—or, better still, have one of our representatives call to explain in detail.



HOSKINS

The Store for Business Tools
and Quick, Intelligent Service

904-906 Chestnut St.
PHILADELPHIA

Ambitious Students

SHOULD LEARN TO USE AND APPRECIATE THE GREAT
✱ ✱ ✱ MONEY-EARNING VALUE OF ✱ ✱ ✱

The Multi-Copy Typewriter



Uses wide ribbons instead of ink.

Prints from metal type, linotype, electrotypes, brass rules, zinc-etched engravings and signatures.

Speed 1,500 to 2,000 per hour. Prints any size sheet up to 8½ x 13 inches. Counts and removes paper automatically. Exactly matches and reproduces work done on Remington, Underwood, Royal, Oliver, Monarch, Smith-Premier and other standard typewriters.

Invented and manufactured by experts in production of facsimile typewritten letters, familiar with all the problems, all the requirements, all the conditions which users will experience.

Produces Perfect Fac-Simile Typewritten Letters—Does Office Printing—
Fills a Thousand Wants—Needs no Expert—Easy to Learn, Easy to Work

For Sale by

The Office Device Company

C. JOSEPH

716 Chestnut Street, PHILADELPHIA

SMOKE THE

Best Cigars Made

For the Amount they Cost You

El Borita . . . 5 cts.

Wahneta . . . 5 cts.

La Tonia, 10 and 15 cts.

Manifesto . . . 10 cts.

Manufactured by

JOHN STEIGERWALD & CO.

Factory and Office: 1937 Tioga Street, Philadelphia

RETAIL STORES:

20th and Tioga Streets, Philadelphia

2708 Germantown Ave.

“

921 Broadway . . Camden N. J.

Ocean Pier . . Wildwood, N. J.

South Pennsylvania Avenue, Atlantic City, N. J.

THE PRACTICAL WORLD

THE DOOR TO SUCCESS

PRACTICAL
EDUCATION
INSTITUTE

The Loan Society of Philadelphia

LOANS MONEY ON

JEWELRY, WATCHES, GEMS, ETC.

CHARGING ONLY THE LEGAL RATE OF 6 PER CENT.
INTEREST PER YEAR, PLUS A SMALL STORAGE CHARGE



OUR NEW BRANCH OFFICE

Northeast Corner Thirteenth and Market Streets
(Colonial Trust Company Building)

Second Floor Front. Entrance, No. 9 N. 13th St.

Third Floor

Main Office, 503-507 Chestnut Street

Take Elevator

The Practical World

EDUCATION—OPTIMISM—PROGRESSION

Practical Education Institute, Publishers
Market and Thirteenth Streets - - Philadelphia

E. I. FISH - - - - - Managing Editor
JOSEPH A. FINNEGAN - - - - - Advertising Manager

SUBSCRIPTION RATES: - - ONE DOLLAR A YEAR—TEN CENTS A COPY
ADVERTISING RATES MADE KNOWN ON APPLICATION
PUBLISHED MONTHLY ON THE FIFTEENTH OF EACH MONTH

Vol. I

JULY, 1909

No. 5

CONTENTS

	PAGE.
Indian Shorthand Writers.....	119-120
Early Office Methods.....	121
Alumni Association.....	122
Nerves and Business.....	123
Shorthand Department.....	124-125
Commercial Department.....	126-127
Penmanship Department.....	128
Cold, Hard Cash.....	129
Through the Editor's Glasses.....	130
Course in Lettering.....	131-134
Be Business-like in Business Office.....	135
Publicity Department.....	136
Miscellaneous	137
Business Short Cuts.....	138
Correspondence Course.....	140
Information Bureau.....	142
Civil Service.....	144
Why I Failed to Hold My Job.....	145
Advertisements	146-148

HOW FORTUNES ARE MADE IN ADVERTISING

BUSY MAN'S LIBRARY

THESE
SIX BOOKS

Tell How \$2.00 Grew Into \$250,000.00; Yours for \$4.50

The men who wrote these business books have built up the largest business of its kind in the world, and when they were doing it they were everlastingly applying the very same principles that they have driven home in the chapters of these books.

And you are to get all the benefits of their years of experience for \$4.50.

Now, if these men built up a quarter of a million dollar business by knowing how to make every letter they sent out an order clincher and if they are willing to impart their methods, why can't you profit by their experience? Wouldn't a little more of this letter-writing skill be beneficial in your business? It would accomplish the very plans you have in view.

FOR THE BUSINESS MAN: It will open his eyes to the possibilities of more business. **FOR THE ADVERTISING MAN:** It will increase the percentage of orders from the inquiries his advertising has brought. **FOR THE PROFESSIONAL CORRESPONDENT:** This work will be a constant reference. Send us a money order, P. O. order, or check for \$4.50, with your name and address plainly written. We will send the five books immediately, prepaid. If you don't find them worth their weight in gold, send them back.

Publicity Pub. Co., Dept. 24, Page Bldg., Chicago, Ill.

BE AN ILLUSTRATOR—Learn to Draw. We will teach you by mail how to draw for magazines and Newspapers.

SCHOOL OF ILLUSTRATION, Office 24, Page Bldg., CHICAGO, ILL.

Send for catalog.

LEARN TO WRITE SHORTHAND

Stenography As It Should Be Taught and as No Other School Ever Taught It. Students enrolling with this institution are placed under the careful instruction of Stenographers perfected for expert Court reporting. Taught thoroughly by mail. Our Book, "Progress in Shorthand," mailed free.

THE SHORTHAND SCHOOL
Dept. 24, Page Bldg., Chicago

LEARN SCIENTIFIC BUSINESS LETTER WRITING

We teach you by mail to write the kind of letters that will build up business to tremendous proportions; command high salary. We will criticise your letter of inquiry free. If you ask for it when writing for full particulars.

SCHOOL OF BUSINESS-LETTER WRITING
Dept. 24, Page Bldg., 4007 Michigan Ave., CHICAGO.

LEARN JEWELERS ENGRAVING

"THE ENGRAVING SCHOOL THAT GRADUATES EXPERTS"

A fascinating, high-salaried and easily learned trade, taught thoroughly and practically by correspondence. We will teach the beginner better engraving by correspondence than he can gain in years of rigid apprenticeship. We will improve the skill of any engraver one hundred per cent and make him master of the trade. The demand for competent engravers far exceeds the supply. Send for handsome illustrated prospectus free.

Page-Davis School { Dept. 824, Page Bldg., Chicago
Dept. 824, 150 Nassau St., New York

LEARN TO WRITE ADVERTISEMENTS



Earn a Salary of \$25. to \$100. a Week

The founder of and instructor in this Educational Institution is the only man ever recognized as Expert on advertising instruction by the United States Government. "This is the advertising school you hear so much about".

Men and Women Who Want to Earn From \$25 to \$100 a Week

If you will write your name on the coupon and send it to us we will mail our beautiful prospectus free which tells how a man or woman can prepare, by mail, for a better position that pays from \$25 to \$100 a week. We will tell you how an advertising education will increase your present income from 25 per cent to 100 per cent, and show you the advantage you will possess over the man who lacks this business acquisition.

We are glad to have you ask us, what the Page-Davis School has done, what our students are doing, and what we can do for you. We will answer promptly and completely. Write to-day and learn all about it.

Page-Davis School

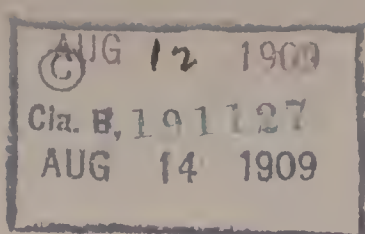
Address either office

824 Page Bldg., Chicago
150 Nassau St., N. Y. City

FILL IN NAME AND ADDRESS, AND SEND THIS COUPON

PAGE-DAVIS SCHOOL—Send me, without cost, your beautiful prospectus and all other information.

Name _____
Address _____
City _____
State _____
824



THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, JULY, 1909.

No. 5

INDIAN SHORTHAND WRITERS OF BRITISH COLUMBIA

By LILLIAN H. ZEH, in "The World To-Day."

Probably the only tribe of real Indian shorthand writers in the world who contribute and subscribe to the queerest newspaper now being published, are those belonging to the Kamloops and Douglass River bands living in the interior of British Columbia. Over two thousand of these natives have mastered the art, and regularly read all the news pertaining to the tribe and individuals in their curious journal, called the *Kamloops Wawa*. Bible, hymn and prayer books are likewise printed in this sign language.

This extraordinary advance in Indian culture was brought about through the efforts of a French missionary, Le Jeune, sent out from Brittany a few years ago. Kamloops, the headquarters of Missionary Le Jeune, is some 300 miles and more northeast from Victoria, the capital of British Columbia. Just across the river, a few miles up from the town, is the main Indian village, or rancherie. Here the natives congregate in large numbers at certain seasons, for this is the important center of Indian life for some fifty to one hundred miles around. The occupation is principally fishing, hunting and ranching, and farming on a limited scale.

Before Mr. Le Jeune began his educational work the tribes of this locality, living along the canyons and banks of the Thompson and Frazer Rivers in British Columbia, were unable to write their language and had no written literature, although each possessed a language which had an extensive mythology, preserved by oral tradition. To-day, nearly all these different tribes, some half-dozen or more, are writing letters to one another in their several languages, reading a newspaper, Bibles, and song books, all by means of shorthand. Pastor

Le Jeune found that to be successful in his mission, it would be absolutely necessary to devise a system of communication. He taught the Indians of the various tribes to write their language, and showed them a sign to represent each sound which they uttered in pronouncing their words. The signs were simply the shorthand symbols of a well known phonographic system.

After working out an Indian vocabulary in his shorthand signs, containing nearly all the words commonly employed in every day usage, the pastor, in early fall, when the village was thickly populated, first showed and explained his system to one of the bright Indian boys. He took to it intuitively and set to work to decipher some Indian prayers which the pastor gave him. Before Christmas he had pretty thoroughly learned the art of writing his language, and being pleased with his rapid success, he set to work at once to instruct his friends. The new "talk language" created widespread interest and the Indians were all eager to learn it. Soon the young as well as the adult members of each habitation for miles around were engaged in practicing the new method of communication.

The glimpse into one of their homes at night where these Indians—some of whom lived in wigwams made of poles covered with mats, birch bark dwellings and log cabins and where the women still use stone implements to prepare and scrape deer skins—might be seen eagerly bent on learning shorthand, was indeed an odd and unique sight. During the first few months of the schools it was found that as soon as a few Indians of the camp had learned to read and write shorthand, they were extremely anxious to teach the whole community. Consequently Pastor Le Jeune taught a few members of each village and left it to them to teach their neighbors. They

THE KAMLOOPS WAWA!
SHORTHAND AMONG INDIANS
A Newspaper in Shorthand Circulating
Among the Natives.

24 MONTHLY NEWS IN CHINOOK. DIRECTORY FOR INDIANS.

Mortality at the Fountain

Hymn.

Medals awarded.

Christmas Night.

Christmas Day.

Christmas evening.

made rather slow progress in the summertime, owing to the fact that they were off at work, ranching and picking berries, but in the winter when they returned home they devoted whole nights to study, and in this way made excellent progress and soon became proficient. Shorthand, he claims, is many times simpler than English orthography. The Indians now using this phonetic system for writing are some half dozen tribes or more living along the Thompson and Frazer Rivers.

After about five hundred or more had mastered this system, it became necessary that their interest be retained by placing reading matter before them, and thus was one of the purposes of Missionary Le Jeune realized, for he wished them to be able to read the Bible as well as other religious books. His task was to provide this literature printed in the characters of the system. Not satisfied with teaching his Indian parishioners to write letters in their own language by means of shorthand and to read in their native tongue, he had published various parts of the Bible in nine different

languages spoken by the several tribes in this region, using the same method, and still is laboring on additional publications. It is in these languages, that hymns, parts of the Bible, and the Church ritual have been published.

In the rear of the church is the editorial room where Pastor Le Jeune gets up his quaint shorthand paper. This has sixteen pages about the size of the average book, devoted to Church and various local information. "Wawa" is the word for talk in the Chinook jargon, hence it was chosen as a name for the Indian newspaper. It was printed on a mimeograph for the first year, but after this he succeeded in having type made for it and getting it printed on one of the presses of the nearest city. A full page of this unique publication, here reproduced, shows the curious shorthand symbols used in the Church services.

For a novel picture of progressive Indian life, Pastor Le Jeune's queer "Wawa" and his band of Indian shorthand writers, quite overshadow all others to be met with in British Columbia.

EARLY OFFICE METHODS

The First Adding Machine. For the simpler prehistoric problems there were the fingers and the thumb. As some one has said, "the first portable adding machine was four little fingers and a thumb."

But when the reckoning reached beyond five, the other hand, and even the toes were called into service. When these fell short of securing the desired result, the sand or dry powdered earth came in handy as a convenient although cumbersome scratch pad. We may suppose that this method answered very well when both parties to a deal were present and the transaction was a strictly cash one. An interesting account has been given of a tribe in South Africa which requires three persons to carry on calculations of any considerable size. One of these men represents the units, another the tens and the third the hundreds.

But it would be difficult indeed for us to imagine what a serious problem it must have been for the first commercial traveler to keep a record of orders, or his "house" to properly enter his record of sales.

The First Carbon Sheets. At a certain stage of man's business development, bills were rendered on notched sticks; but sometimes customers objected because a notch or two had been added after the bill was rendered. Then human ingenuity devised the first carbon copy. It was a board or shingle marked with lines across its full width. This was split with an axe, the customer taking the "original" and the merchant the "duplicate." It is said that the British government accounts were kept in this manner until comparatively recent times. Certainly a ledger of those days must have looked like a lumber yard.

But the advance in the development and invention of devices for promoting accuracy and ease of access to office details has been so revolutionary and so rapid that the merchant who retired from active business but a generation ago would be simply bewildered by the many labor-saving devices of to-day. As well place a physician in a machine shop and ask him to understand it, as ask an old time merchant to operate a modern equipped office of a

great commercial concern, with mail order departments, city salesmen, traveling men and magazine advertising returns. Yet every step has been in the direction of simplification and ease of access.

The Rise of the Typewriter. It is only since the Centennial that the typewriter has been made practical. Yet to-day there is practically not a more universally used office help in the commercial world than the writing machine. Records of hundreds of words a minute have been made; while legibility and accuracy are so increased that business would be at present paralyzed if every typewriter were wiped out of existence at once.

Its field is no longer confined merely to writing. It mechanically and accurately bills, and some machines even have adding appliances.

LARGEST OFFICE IN THE WORLD

"If one were to start out to find the largest office in the world, he would perhaps begin with London or New York City. He would be disappointed, for such an office, admittedly one of the largest if not the largest in the world, is located at Minneapolis. It is 360 feet long by 110 feet wide, and over 350 employes are constantly busy in attending to the correspondence of the firm. One hundred and eighty typewriters use 50,000,000 letter heads and envelopes during a single year. The firm uses over \$125,000 worth of postage stamps during the same period, and spends \$500,000 in general advertising. These are the offices of the International Stock Food Co., whose factory covers a city block. It contains 18 acres of floor space, and is said to be the largest stock food factory in the world. Although capitalized as a company, the sole proprietor and manager is Mr. M. W. Savage. The West is often spoken of derisively because of what is taken to be a braggadocio spirit, but facts like these justify the claim that there are big things in business as well as in wheat on the prairies of the bountiful Northwest."—*The Bookkeeper*.

Alumni Association

Of the Practical Education Institute.

OFFICERS FOR THE ENSUING YEAR

President, Philip A. McCormick, 819 Ellsworth St., Philadelphia.

Vice-president, Howard Wallace, 2034 Vine St., Philadelphia.

Vice-president, Miss Martha Broadwater, Magnolia, N. J.

Secretary, Henry A. B. Schwartz, Jenkintown, Pa.

Treasurer, Miss Anna Martin, Glassboro, N. J.

ANNUAL OUTING

The annual picnic and outing of the Alumni Association of the PRACTICAL EDUCATION INSTITUTE occurred on Saturday, June 10th, at Clementon Park, N. J. It was one of those good, old-fashioned times in which we forget everything except that we are alive and glad

of it, and all become boys and girls again. The committee in charge had sent a special request for a fine day and the weather man was very agreeable and delivered the best he had in stock. A special car had been chartered from Camden and, after filling this car, nearly as many were left to come on later cars. Along the "special" banners were hung inscribed "Alumni Picnic, PRACTICAL EDUCATION INSTITUTE," and everybody on the road knew that something was going on when this car passed. Nearly 200 members reached the park sometime during the afternoon, and if there was anyone who did not have a good time, he must have hid himself away in the bushes so no one could find him.

On arriving at the park, the car and its contents were photographed by Mr. Fish, after which the young people proceeded to take



possession of everything in sight. The pavilion was thrown open for dancing, the boats were seized upon for a row or sail, and the green spots in the grove were occupied by merry players of all kinds of games, while the baseball fans found their way to the diamond to watch the game then in progress and ready to seize upon the diamond and confiscate it as soon as the game was over.

At six o'clock supper was announced and the entire number sat down to a delicious lunch prepared by one of Philadelphia's popular caterers, and sandwiches, cold meats, salads, coffee and ice cream disappeared as if by magic.

After supper, as the twilight began to fall, the older members of the association, together with the faculty, withdrew for their homes, well knowing that those remaining would find plenty of entertainment where "two is company" and any more is that much too many.

These annual outings are always very bright spots in the lives of the members and of the association itself, and should grow more popular each year. The committees in charge of this entertainment were under the chairmanship of Professor Wagenseller for the college and Mr. Philip A. McCormick, for the alumni, and special credit is due these committees for the success of the outing.

NERVES AND BUSINESS

By VIRGINIA KEITH.

"Where is Miss B. this morning?" "Home, I suppose. She had one of her nervous attacks yesterday."

The employer enforced to make this inquiry every week or so is really deserving of pity—almost as much as the unfortunate Miss B. If he keeps on making it at frequent intervals, one of two things is almost certain. Either he is exceptionally good natured and easy going, or Miss B. is exceptionally valuable and competent on the days when she does appear.

As a general rule there is no place for "nerves" in business. The unlucky possessor has to step aside.

"When my employes are really sick I consider they are doing me a favor by staying at home. I'd rather pay them in full and get on

without them to see them 'going to pieces' around the office."

Unsympathetic? Wasn't it, on the contrary rather a sane and logical masculine attitude? The inhuman, down-trodding employer, who really enjoys seeing suffering femininity, is after all a figment of imagination. His kind is exceedingly scarce in business circles. The average man likes to see healthy, contented people around him. Maybe he has "nerves" to contend with at home. All the more reason he is anxious to avoid them at the office.

"My stenographer is a gem," said one successful employer, "most as good sense as a man. Once in a while she gets a headache, but instead of sitting around the office looking like a funeral, she sends a substitute, pays her herself, and goes home. The next day she turns up again, bright and chipper. I like that spirit, and I always see she loses nothing by it."

What this employer most appreciated was the absence of drain on his sympathies. The work got done and he wasn't bothered. What more could employer ask? Many an ambitious girl would have "stuck it out" from a mistaken sense of duty. This sensible one knew when to give up.

But what of the times when "holding out" seems all-vital; when important letters are in the note book; really necessary work to be completed? These are the times when the nerve-ridden girl must set her teeth and show her grit.

In case of necessity, the friend at the next desk can often be looked to for help. But don't be tragical; take the matter sanely. Work is of two kinds; that which can wait until to-morrow; that which at all odds must be done to-day. When nerves are clamoring, put aside all of the first. What employer would not rather see you go at it with a vim in the morning than feel you are driving nature to finish it to-day?

Above all, seek to cultivate a common-sense mental attitude. There are some good things almost any girl can learn from almost any man. Sanity in work is one of them. Let's all try it on this question of nerves.

The Shorthand Department

By MISS CORA C. MYERS, M. E., M. P., PRINCIPAL SHORTHAND DEPT. PRACTICAL EDUCATION INSTITUTE

(This course began in the March number of this magazine. Copies may be purchased at the office of the school, or ordered by mail).

Always capitalize proper nouns in sentences. The value of capitalization cannot be over-estimated, for upon it depends accuracy in legibility and in transcription.

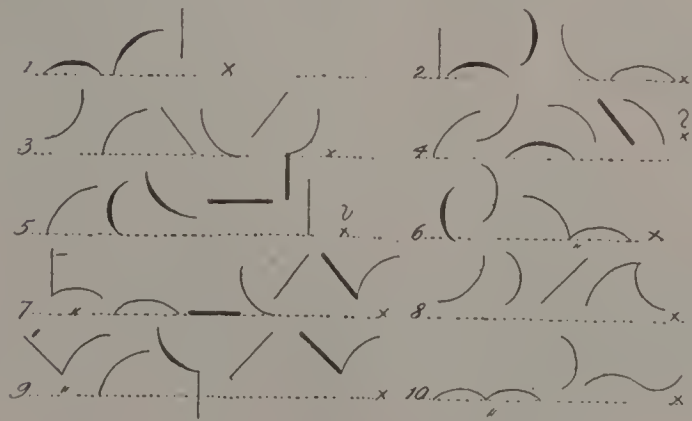
Transcribe and send in for correction :



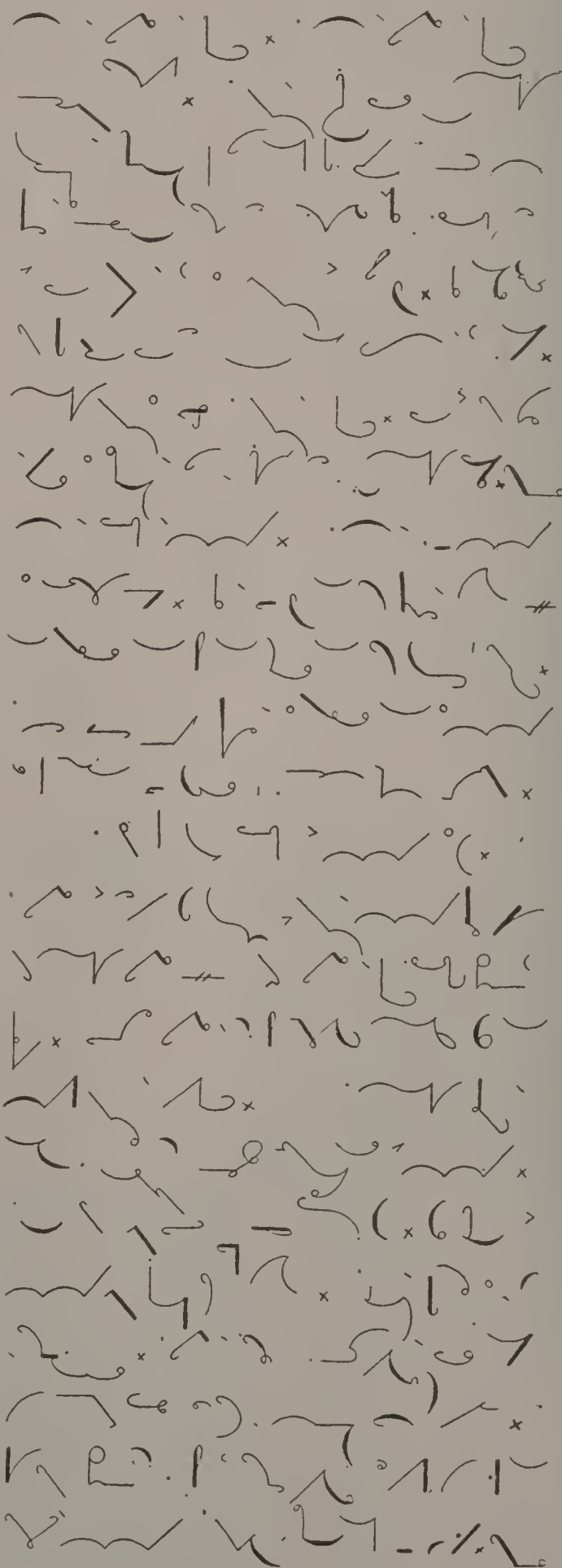
INSTRUCTIONS

First place logograms.

Study the following sentences and copy each ten times.



Notice the tiny marks written like "ditto" marks under several of the above words. These marks indicate *proper nouns*.



Learn to read with facility and smoothness.

Be *not* satisfied with *one* reading; be not satisfied with *five times one* reading; READ, READ, READ.

The reading of correct outlines trains your eye to catch a whole sentence at a glance and gives you the power to transcribe accurately—*not* that which you *are reading*—but what you saw a moment before and are remembering.

Key to article in June number of magazine:

“When he finds that his knowledge is defective, as, for instance, when he encounters in dictation some word or phrase with which he is unacquainted, does he look up a dictionary or a book of reference, or inquire of a fellow clerk, so as to be sure that the expression is rendered correctly in his transcript? Or does he make a guess at what it should be? Little things like this are important indications of character. They are among the tests that come to every beginner in his first situation. Ability counts much; knowledge counts for much; but behind them both, more important than either, is character.

“The first situation may be the beginning of a long and successful career; or it may be the first of a long series of failures. To have a sound knowledge to start with begets confidence, and in no other subject more than in shorthand is this the case. But a sound knowledge is never acquired except by those who possess some good qualities of character, and it is these that business life needs. Where they are present, the initial knowledge will be steadily supplemented, will grow and increase day by day, and as it grows by use it will strengthen the aptitudes, upon the proper exercise of which success in business very largely depends.”

(Continued in August issue.)

WHERE IGNORANCE IS BLISS

Mistress—Look here, Susan. I can write my name in the dust upon this table.

Susan—Ah, mum, there’s nothing like eddication, is there, mum?—*Comic Cuts*.

WHY DON'T I HAVE ANY MONEY

“I don’t understand it all,” says a middle-aged man of average intelligence, “just don’t seem to get anything ahead. By the time all my expenses are paid, I don’t have anything left. Other people, no smarter than I am, and not earning more than I do, seem to get along first rate and actually accumulate property. Why is it, I wonder—why don’t I have any money?”

How childish these complaints, and yet they are made every day by grown men! Really, our educational system must be at fault. We teach our young people a little of everything, excepting—*money sense*!

It is as simple as A, B, C, that to get money ahead, one must not spend all! And it is equally simple that to keep from spending all, some part of the weekly or monthly income must be put away *before* the spending commences. Yet hundreds of thousands of our bright and intelligent Americans go through life without learning this lesson from the kindergarten of common-sense!

Down the streets of our thousands of cities and villages they go, merrily shopping from store to store, stopping to transact a little business everywhere—*everywhere but the bank*. Too busy to have any business with the bank! “If we have any money left when we get to the end of the street,” they say, “we will come back to the bank.”

They never get back. People who order their affairs in that unbusiness-like way find failure at the end of the street.

The successful ones are they who go to the bank first—put away the amount they have determined to save, and then proceed to adjust their expenses to the balance.

Every reader of these lines knows these things to be true. If you have been one of those who spend first, hoping to save a little at last, stop NOW and try the right way. Start a bank account now. Deposit a *fixed sum* at regular intervals. Live on what you have left.

The plan is right, it is easy, it will make you financially independent, and you will take pleasure in watching your bank balance grow. —*Bankers' Magazine*.

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

INSTRUCTIONS

(This series of lessons was commenced in the April issue. If you subscribe immediately you will receive the back numbers of the magazine, without cost, giving you the full course.)

MERCHANDISE ACCOUNT

The term merchandise, as used in bookkeeping is the general name applied to the goods which the merchant buys and sells, such as groceries, dry goods, coal, flour, feed, lumber, hardware, etc.

The object of the merchandise account is to show the costs of the goods purchased and the returns for the goods sold and from these amounts to ascertain the exact loss and gain due to the trading in these goods. All goods bought for a speculative purpose belong to this account unless it is desired by the proprietor to know the exact relation each class of goods bears to the losses and gains of the business, in which case separate accounts, under appropriate titles, are kept with each class instead of including all under the one general heading, merchandise.

In the left or debit column of this account are recorded the costs of the goods as purchased, as well as the value of the goods on

hand at the time the account is opened and the value of the goods returned to the business after having been recorded as sold; while in the right hand column is recorded the value of the goods sold, also the goods returned by the business for some cause or other, after having been debited to the account.

The following items represent purchases and sales of merchandise:

June 4, 1909, bought mdse., \$70; June 9, sold mdse., \$100.40; June 15, bought mdse., \$140; June 18, sold mdse., \$90.60; June 22, bought mdse., \$120; June 24, sold mdse., \$148.90; June 28, sold the remainder of mdse., \$100. Find loss or gain.

The rules for the debits and credits of this account are quite similar to those given for the cash account.

1. Debit merchandise, when received, for its cost value.
2. Credit merchandise, when given out, for its sales value.

Using these rules trace the above transactions through the following ledger account:

Example of closing when merchandise is all sold.

Merchandise											
¹⁹ June	4	(Costs)		70	¹⁹ June	9	(Produced)		100	40	
	15			140		18			90	60	
	22			120		24			148	90	
		Loss & Gain *		109 90		28			100		
				<u>330</u>					<u>439</u>	<u>90</u>	
				439 90					439	90	

METHOD FOR CLOSING MERCHANDISE ACCOUNT

When the merchandise is all sold as in the transactions given, this account will show either a loss or a gain, according to whichever side is the larger. If the credit or sales side is the larger the difference will be a gain, while if the debit or cost side is the larger it will represent a loss. Therefore, the first step in closing this account, after having added both sides, placing the footings in small lead pencil figures just underneath the last items on both sides, is to find the difference between these totals, placing it in the column of the smaller side in red ink with the name loss and gain, also in red ink, in the explanation column. The ruling for closing the account is the same as explained last month for the cash

account. Always remember that all ruling is in red ink.

When the amount of loss or gain is to be found before all the merchandise has been sold, it is necessary to find the value of this unsold merchandise. This is called the "inventory" and is gotten by "taking stock." This inventory is entered in the credit column in red ink and is added in with the other items, thus counting the unsold goods as sold at cost price, and then the difference between the two sides is the loss or gain. After the account is ruled up this inventory should be brought below the ruling in the debit column in black ink.

Example of closing when some merchandise remains unsold:

<i>Merchandise</i>									
<i>June</i>	<i>4</i>	<i>(Cost)</i>		<i>70</i>		<i>June</i>	<i>9</i>	<i>(Produced)</i>	
	<i>15</i>			<i>140</i>			<i>13</i>		<i>100 40</i>
	<i>22</i>			<i>130</i>			<i>24</i>		<i>90 60</i>
				<i>330</i>					<i>148 90</i>
		<i>Loss & Gain *</i>		<i>294 90</i>			<i>28</i>		<i>100</i>
							<i>30</i>	<i>Inventory *</i>	<i>439 90</i>
				<i>624 90</i>					<i>185</i>
<i>July</i>	<i>1</i>	<i>Inventory</i>		<i>185</i>					<i>624 90</i>

BUILT HER OWN HOUSE

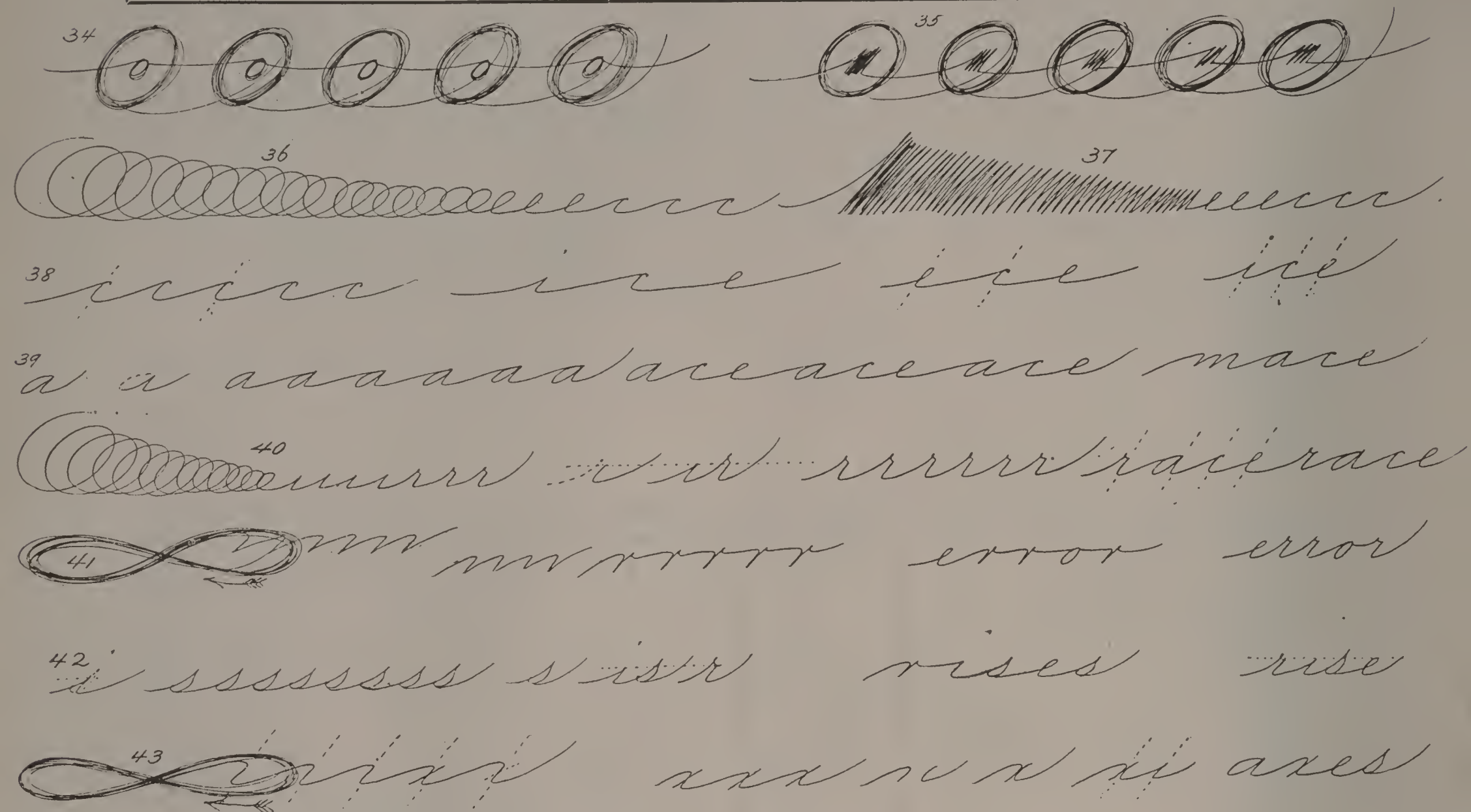
One hears so much nowadays of self-made men that it is refreshing indeed to hear of a self-made woman. Down in Kansas there is a young woman who has actually constructed a nine-room house by her own labor. She knew nothing of carpenter work when she began, but necessity proved the mother of invention with a vengeance in her case, and she was soon able to disprove the libelous statement that no woman can drive a nail straight.

She started in with just \$7 and purchased her 100-foot lot on credit. Upon this she built with her own hands a two-story frame

house, also buying the lumber on the promise of small monthly payments. She took in two other women to board with her, and in this manner was able to make her monthly payments and purchase a cow on the same plan. She sold milk, satisfied her boarders, and took in washing. After some few months she had cleared her indebtedness sufficiently to justify an enlargement of the house. Accordingly she dug the new foundation, set up the frame, plastered and papered the walls, and laid the floors. Then she made a lawn, planted fruit trees and flower beds, and set her house in order. And all this was done on a capital of \$7—by a woman.

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST, Practical Education Institute



INSTRUCTIONS

(These lessons were begun in the March issue. All previous issues can be secured by addressing the office, or if you subscribe this month, the previous numbers will be included in your year's subscription.)

In exercise No. 34 you will make the large ovals first, making them about an inch apart and joining at the base as in the copy. Try to place the small oval exactly in the center of the large one. Do not draw, but use free movement. No. 35 is the same, except that you place a small straight-line exercise in the center instead of the small oval.

In No. 36 you begin with the traveling oval exercise one full space in height, and reduce until you reach the height of the small e and c as indicated. In No. 37 you begin with the straight-line exercise and proceed as in No. 36.

No. 38. In writing small "c," note that it is very much the same as the small "i" with the exception of the small hook at the top. Avoid

making a loop or oval at the top of the letter and try to get it exactly as in the copy. In writing the word "ice" see that all your down strokes are the same slant and the turns on the base line are alike.

No. 39. The small "a" is commenced as an "o" and finished as an "i." Keep your down stroke straight and on the proper slant until the base line is reached.

No. 40-42. "r" and "s" are two of the most difficult letters to make. Both are one-fourth space higher than the other single space letters, this one-fourth space being given to a small retraced dot at the top. Be careful of the shoulder on your "r" and the compound curve down stroke on your "s." See that the "s" is closed at the bottom, and quite rounded.

No. 43. Two styles of "x" are here given, either of which is satisfactory if well made. Try both and use the one you prefer.

(Continued next issue.)

COLD, HARD CASH

Oh cash! Thou potent thing; to thee
We bow our heads and bend the knee;
We know without thy kingly aid we cannot cut a
dash,

But when with thee we are allied
We know the world is on our side,
And men will all respect us for our
Cold,

Hard

Cash.

Wit, beauty, learning—all are good,
And we esteem them as we should,
But when we size them up with thee, they're just
the merest trash;

The world bestows its warmest smile
On him whose dollars highest pile,
The public eye is dazzled by our

Cold,

Hard

Cash.

And even cupid, so they say,
Will gold against affection weigh,
And loves to dwell where riches may its wealth in
jewels flash,

The sly young elf admires grace;
A perfect form, a pretty face;
But yet 'tis said he's fondest of the

Cold,

Hard

Cash.

Then those who would good counsel take,
Be careful of the start you make,
By getting useful knowledge that
Will help avert the crash;
That punishes the careless wight,
Who fails to educate aright for

Cold,

Hard

Cash.

—*Practical Poet.*

Nothing worth having ever comes to the
boy or man who waits for something to turn
up.

Measles, mumps chickenpox, smallpox,
scarlet and typhoid fevers come unsought, but
knowledge, education, strength of body and
mind, success in business, honorable position
in the world, like gold and silver and precious
stones, must be sought for, worked for, dug
for. They never come to him who waits for
something to turn up.

What comes to him is a body without
strength, a mind without vigor, a spirit with-
out ambition, poverty, failure.

But success, happiness, all good things,
come to him who in his life exemplifies those
better words of Longfellow: "Act, act in the
living present, heart within and God o'er
head"; or those wiser words of Disraeli:
"The secret of success is constancy of pur-
pose."

Home Office, 5622 Lansdowne Avenue

Dr. J. N. MYERS**Dentist**

4217 LANCASTER AVENUE

(SECOND FLOOR)

PHILADELPHIA

Preston Bell Phone, 2651 A

An Established Firm of 20 Years' Practice that Makes EYE WORK a Specialty



No drops used to de-
tect errors of the eye.
Only scientific instru-
ments.

Broken lenses re-
placed. * Prescription
and astigmatic lenses
at low prices.

Our one-piece In-
visible Bifocal for
seeing near and far
is the finest lens
made, and should be
seen by those that
need two pairs of
glasses.

CONSULTATION FREE

FLANAGAN OPTICAL COMPANY

3 South Thirteenth Street, Opposite Wanamaker's

FORMERLY 1227 CHESTNUT STREET

Bell Phone, Preston 3900

Established 1902

S. SNYDER

Fashionable

**LADIES' TAILOR
and HABIT MAKER****4064 Lancaster Ave., Phila.**

THROUGH THE EDITOR'S GLASSES

The Coming Census

Uncle Sam is now preparing to make his usual ten-year count of his big family. The returns will doubtless show that nearly ninety millions of people inhabit this big land of ours. And did you ever think of it that the only time we ever hear of about 95 per cent. of these people is when the census is taken? If we do not call the roll sometimes, or "count noses," the world, and even our closest neighbors, would never know that we were alive. A few pushing, aggressive, energetic men actually rule the world, regardless of the kind of government we live in.

Are you a "live one," or do you simply live to help increase the census?

The New Spirit in Business

Did you ever notice the revolution that has taken place in business offices during the past few years? Business men have universally come to recognize that it doesn't pay to have "sore-heads" nor "sulks" nor "grouches" among their employes, and you will find more good cheer and fellowship in business nowadays than ever before. All through shops and offices you will see little placards saying: "Keep sweet," "smile; let the other fellow frown," or that general favorite, "There's so much good in the worst of us, and so much bad in the best of us, that it hardly behooves any of us to talk about the rest of us." The optimist is at a premium to-day, and a few "Sunny Jims" in a business are valuable assets and make one forget the dark side of life.

A WORD FROM WASHINGTON

WASHINGTON, D. C., July 9, 1909.

MR. E. I. FISH,
Philadelphia.

MY DEAR FRIEND:—Received THE PRACTICAL WORLD to-day, for which I thank you very much. Have been looking through it, and can say I like its get-up. It is filled with practical knowledge, such as will be of benefit to all readers. There is much in it that reminds me of business college days.

Yours very truly,

F. E. REPPERT,
Treasury Department.



Good Illustrations! Brilliant Engravings!

are the basis of good advertising matter. With our excellent force of artists and engravers, and with our many years of careful study and experience, we supply all the highest requirements of commercial illustrating and engraving. Our Designs and Illustrations will sell your goods. Real commercial value is embodied in every drawing, and engraving, sent from our departments.

Gatchel & Manning
DESIGNERS ILLUSTRATORS
ENGRAVERS
27 to 41 S. Sixth St.
PHILADELPHIA



Course in Lettering, Show Card and Sign Painting

By A. L. FISCHER, of the Practical Education Institute.

INSTRUCTIONS

(This series of lessons was commenced in the April issue. If you subscribe immediately you will receive the back numbers of the magazine, without cost, giving you the full course.)

PLATE II. EGYPTIAN ALPHABET. Every style of letter, whether normal, elongated, condensed, eccentric, outline, or one-stroke, must be made according to the principles given in Plate I, and mastered so thoroughly that you will need no further practice or study of them, but you should give all the study to the forms of letters before beginning the letters.

In Plate II we give the standard form of Egyptian, in outline. The 26 letters have been classified into 5 divisions: Six letters formed of straight lines and right angles, I, H, T, L, E, F. Three letters formed of oblique angles, V, W, X. Six letters formed by combined horizontal, vertical and oblique lines, A, K, M, N, Y, Z. Five letters formed chiefly by curved lines, O, Q, C, G, S.

The letters H, T, E, F, V, X, K, N, Z, U, J, P, R, B, D, O, Q, C, G, and S are made in a block five spaces high and four spaces wide. The letters W, M, Y, A in a block five spaces high and five spaces wide. The letter I is one space wide and L five spaces high and three and one-half spaces wide.

All standard letters are to be made according to this system of proportioning. Each student should thoroughly understand and master these proportions, because the other standard alphabets will not be made within spaced blocks as we do not wish to waste the time of the student by repeating the same instructions with each alphabet. If the student perfectly masters the foundation work of the course given in these two lessons and does not become discouraged but perseveres, *all* future alphabets will be easy for him, because there is but one method to follow in all work and *not* a different one in each alphabet. The few variations in styles and modifi-

cations of the standard alphabets will be fully explained and illustrated at the proper time.

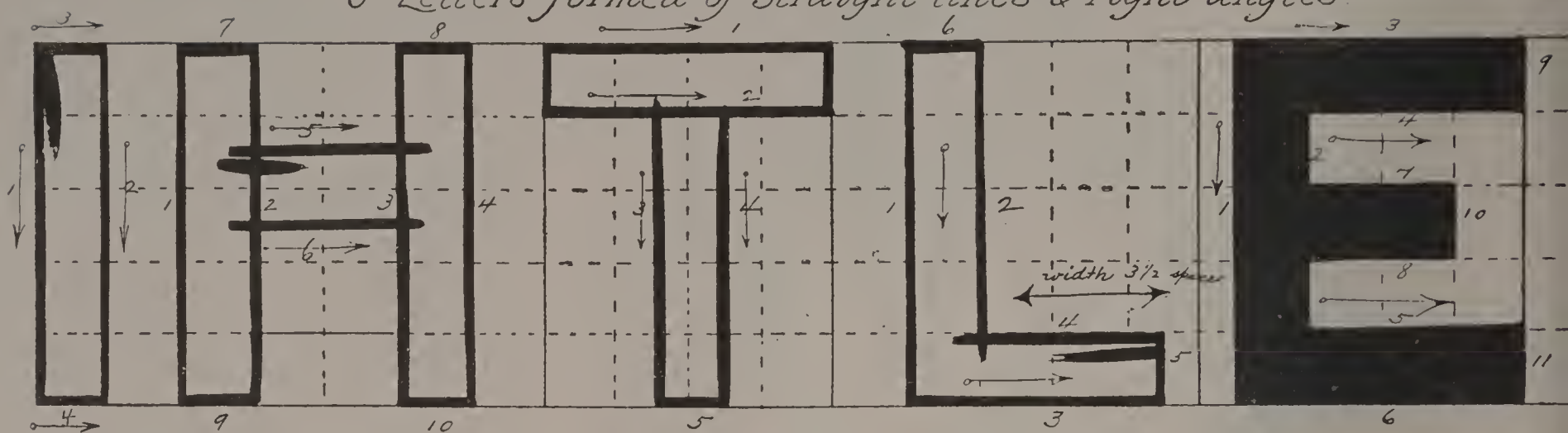
Notice that none of the strokes of these letters are perfect, or "true." They have been left unretouched so the student can see just how the brush strokes have been made. Some of the letters have blotches or strokes in the center, which were made to relieve the brush of surplus ink, and where the strokes are heavy they have been gone over twice to correct a crooked line. The one black letter (E), on Plate II is to show how the letter looks when filled in. Be not over-exact, for it is not essential in show-card work.

The letters easiest to form are given first, being constructed of straight and vertical lines only. The next group of letters is composed wholly of straight and slanting lines. Care must be taken not to slant one member more than another. Note the letter V. The center line should pass directly through the center of the base, and the two wings should be exactly the same width and the same distance from the center. The letter M is made exactly as the V, with two vertical columns attached. In Y the center column should occupy exactly the center of the block, with the wings nicely balanced on each side. A little study of the diagrams will show you just how to make the letters and what errors to guard against. Practise these letters in the ruled lines and then take a blank piece of paper and try to make them without any guide lines. That is the final test of your ability.

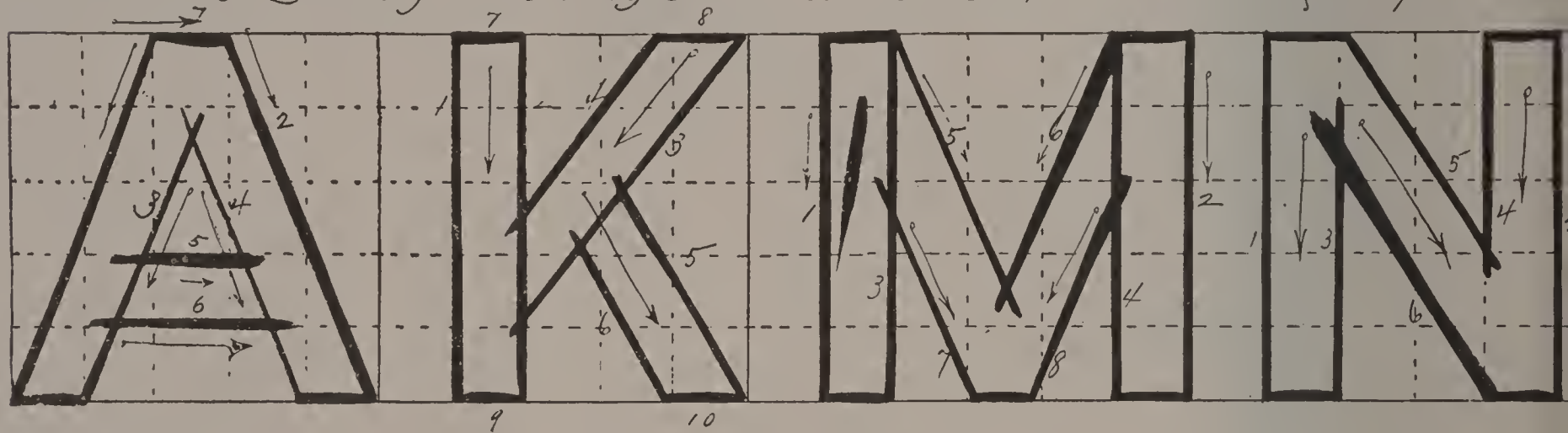
Group 4, composed of straight and curved lines, requires special care when making curved connections. The letters B, R, and D are the ones mostly distorted. All three cross-bars of the B must be of uniform width, the curve to be in the center of the middle bar. The curved stroke of the D should be perfectly smooth and uniform, and the finishing curve

(Continued on page 134)

6 Letters formed of straight lines & right angles.

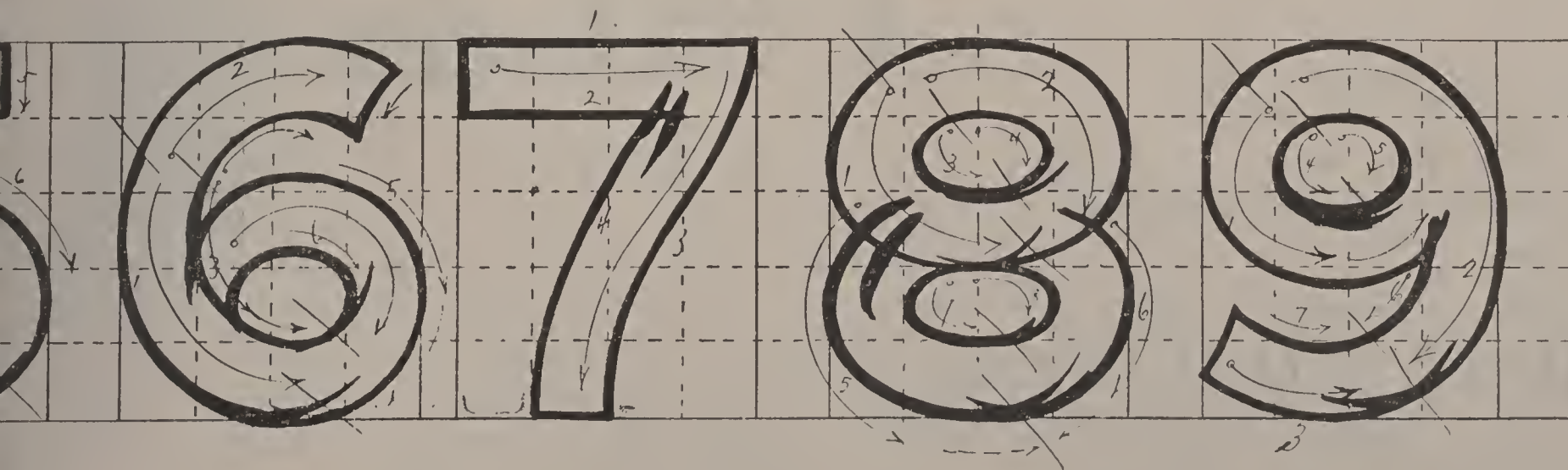
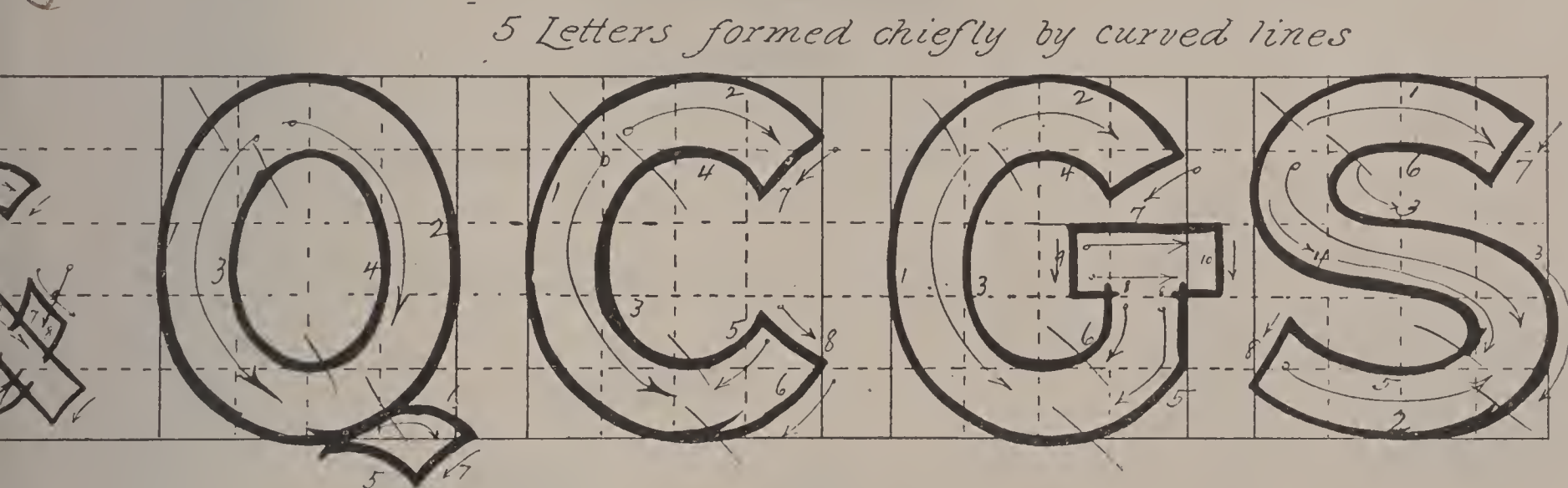
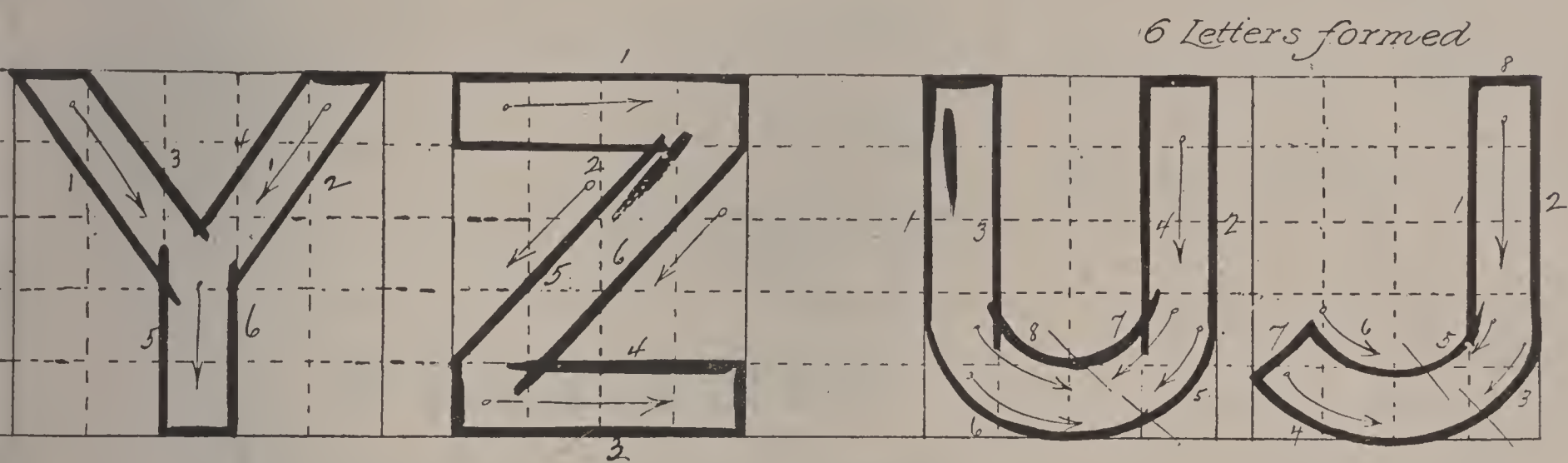
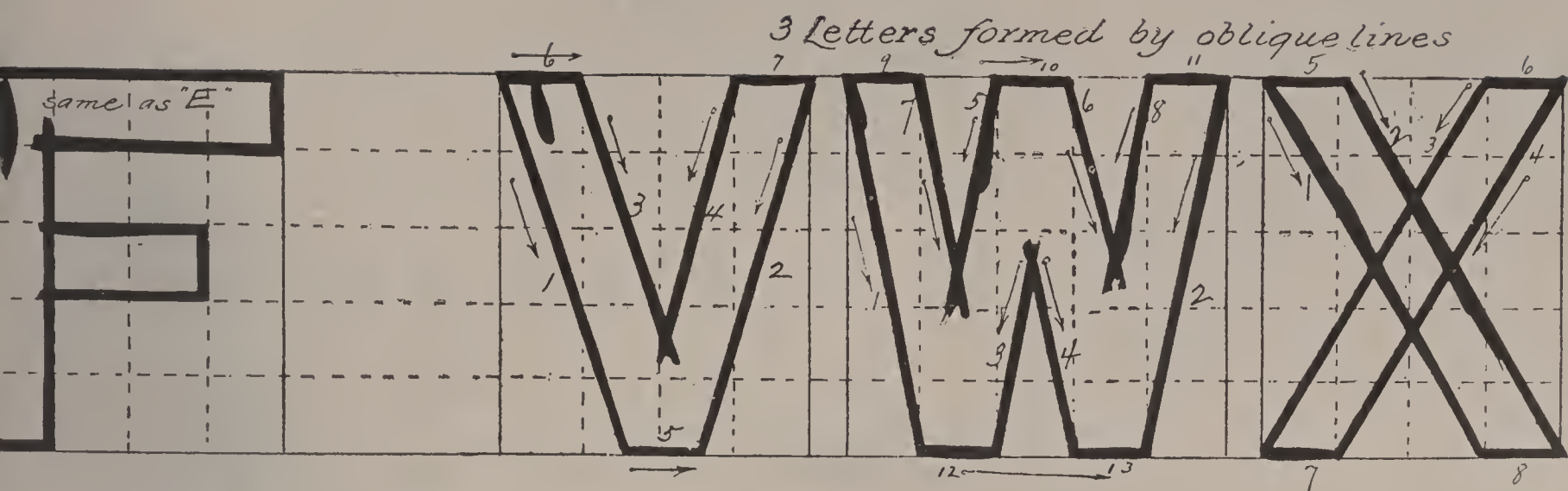


6 Letters formed by combined vertical, horizontal & oblique line.



by combined straight and curved lines.





on the R should be one-half space closer to the vertical line than the first curve.

Group 5 are all made out of an oval, and are the most difficult to make. Avoid kinks in making these ellipse shaped letters, but keep your lines true and smooth.

ACTUAL PRACTICE ON PLATE II. You will now begin your practice on Group I. Rule four rows as in Plate I and divide each row into the same number of spaces for the respective letters as given in copy. This method of spacing is recommended only for this one plate as the object is a two-fold one. First, the student is to learn the construction of the Egyptian style according to some system to obtain symmetry, and second, the letters are made in outline to show each separate stroke as the artist's brush made it without retouching. In every case follow the direction of the arrows and make in rotation as per numbers. A safe rule to follow, especially when no guide lines are used, is to make the outside strokes first to obtain the proper width. Make the strokes all bold from the very beginning. Now take Groups 2 and 3, and follow the explanations given for other groups. Group 4 requires a little more training to get good form. Study the plate and illustrations well. Group 5 is especially difficult and should be first practised with pencil.

When you have all of these mastered, make them all on one plate as previously instructed and also make your name and the word "student" thus, in two lines:

WILLIAM HAINES
STUDENT

on a separate piece of paper, centering it. Between the first and last name leave a full space of one letter. Between the letters leave the space of the letter I. Fill in the letters a solid black by using the large brush. Write the date and your address, and forward both to us for correction.

Resident and Correspondence Courses in
ART **CARTOONING**
DESIGNING or
ILLUSTRATING
G. H. LOCKWOOD, ART INSTRUCTOR
20 years experience. Author of first and latest,
most thorough and practical, Art Courses in U. S.
Successful graduates furnish "THE PROOF."
Guarantee plan. 3 nifty catalogues and copy
STUDENTS ART MAGAZINE for stamps.
Lockwood-Stoltz Art School, Kalamazoo, Mich. Dept.

L. CURCIO

MODERATE PRICE

Ladies' Tailoring

Invitation extended to all to inspect my
goods and styles

1519 Walnut Street

Mortgages

Investments

EDWIN H. BEATTY

Real Estate Broker, Conveyancer

Suburban Properties a Specialty

52d and Locust Sts., Philadelphia

Bell Phone

DRINK

Coca-Cola

IN BOTTLES

A WHIRLWIND OF DOLLARS !

SELL POPULAR SHEET MUSIC

Greatest selling proposition in the market. Enormous demand, tremendous profits.

Send 25 cents, receive four
complete copies and particulars

Enterprise Music Co.,

To Agents, Storekeepers
and enterprising persons.

1949 North Twentieth St.
PHILADELPHIA

BE BUSINESS-LIKE IN THE BUSINESS OFFICE

Girls are taught bookkeeping and stenography and other essentials of a business career. But they are not always posted on business ethics. After a few months or a few years in business, the length of time depending upon the girl herself, a woman learns some of the little ethical things of business for which no course is given in the business college. But when a girl of sixteen or eighteen first starts on her business career, she may be in blissful ignorance of some points that are most helpful to business success.

Women have learned much of business-like ways since they have been in business. But some girls still take a position with the idea that they are conferring a favor upon their employer, and that they will be of such invaluable assistance to him that he will not object to certain little liberalities. Or else they lie back on the fact that they are women and he is a man, and consequently out of his sense of gallantry will permit certain laxities. Still others actually fail to realize that the business office is not the home.

Perhaps one of the most abused of these privileges is the telephone. What office doesn't know the girl who is constantly being called up on the telephone by her numerous friends! If she has a fair amount of vanity she secretly rejoices that her fellow workers have the opportunity to find out how popular she is. If she is inexperienced, she thinks her employer won't mind a thing like that.

Visits from friends in the office are along the same line. Being a gentleman, the employer doesn't like exactly to be disagreeable about it. But a business girl ought to know that such things are not business-like, and she should tactfully discourage them.

Business is business. It means an honest return of time and energy for the salary received, exactly that. It doesn't mean entertaining one's friends, using the telephone, writing letters on the firm's paper, using the firm's postage stamps and many other little liberties the young business girl takes.

—*Telegraph.*

QUENTIN'S

VELVETTE VIOLETTE

BATH POWDER

Makes the skin soft as Velvete—A delightful luxury
in the bath—At Druggists and Toilet Counters
25 Cents—Or by mail

CHAPMAN & RODGERS, Inc.
510 Arch Street, Phila.

Damp Wash For 50 Cents

¶ Your weekly family wash done by the most modern *sanitary* method, returned within 48 hours, ready to iron.

**BLUE MONDAY CHANGED
TO SUNNY MONDAY**

¶ *Colored Clothes and Flannels* each washed separately by special methods.

¶ Give us a trial and be convinced of the *benefits* derived by having your weekly wash done by

The Damp Wash Laundry Co.
226 Ashmead Street

Phone, Gtn. 12-53

GERMANTOWN

K. SHOIFER

General Upholsterer

All kinds of Furniture Repaired
Parlor Suites and Window Shades Made to Order

Paper Hanging & Decorating

3826 Lancaster Ave., Phila.

Publicity Department

Of the Practical Education Institute.

112 POSITIONS

were reported filled by our Publicity Department in our last issue. You would hardly expect many openings would occur in a month like the past, yet the following list speaks for itself and shows that good people are in demand at all times and under all business conditions. Here are the persons we have placed since the last issue:

Miss Gertrude Yeakel.....	Harrison Boiler Works
Francis A. Maguire.....	Woodward & Wanger
Flora Bardsley.....	Franklin Chemical Works
Bertha Howard.....	Heralds of Liberty Ins. Co.
Mary H. Quinn.....	The Hoskins Co.
Benj. Biron.....	Levy's Installment House
Sadie Campbell.....	Remington Auto Co.
Adelaide Price.....	American 3-Way Prism Co.
Helen Blaetz.....	American 3-Way Prism Co.
Serena Salsiger.....	American 3-Way Prism Co.
Wm. R. Mundorf.....	Homer & Henderson
John H. Krimm.....	United Stove Repair Co.
Grace Kinkley.....	J. S. McCord & Co.
Wilberta Norris.....	Shelly Sales Book Co.
Nellie Adams	Joseph S. Miller
Walter Russell.....	Textile National Bank

EVIDENCE FROM OTHER SCHOOLS

The value of this department is becoming more apparent each month as students from other schools register with us and are soon placed in excellent positions. We haven't time to learn very much about what other schools are doing, but when we do know that all our own students are taken care of and that graduates of other institutions come to us to secure the help they cannot get from their home schools, we have reason to believe that this department is serving its patrons better than any similar department in any other school, haven't we? Within the last few weeks we have helped students, not only from other schools in Philadelphia but from other cities

and other states; students that had been induced to attend such schools by promises that could not be fulfilled and then thrown aside like a sucked lemon *as soon as their tuition money stopped.*

The PRACTICAL EDUCATION INSTITUTE recognizes the fact that the average student has but one object in attending business college, and that is to secure a better position than the one he now occupies. It is the *position* he is after, and if the education does not lead up to the position and he is compelled to return to the work he could previously have done, his time and money, are, to a great extent, thrown away. And, understanding these conditions, we have made every possible provision to meet them, not only by giving a superior training and equipping our students unusually well for the work of a business office, but by getting in direct touch with the business men and employers of the city who will need our students, and winning their confidence by sending them none but first-class assistants and workers.

The owners and managers of the PRACTICAL EDUCATION INSTITUTE being themselves business men and knowing just what business men demand in their offices, have formulated a course of training that will meet this demand, so that every student of the institution that is sent out by the Publicity Department, goes with the absolute assurance of the school that he can do the work. It is a business proposition with us from start to finish. The employer knows that the PRACTICAL EDUCATION INSTITUTE recommendation stands for something, and instead of wasting time with incompetent applicants or want advertisements, he comes direct to this school and gets satisfaction, or a courteous regret that we cannot furnish him with what he needs.

If you are a graduate of some good business college and have not yet secured a position.

we ask you to call on us and see what we can do for you. If you can do the work, we can find it for you and *it won't cost you a cent to register with us.* We believe that our best advertisement is a satisfied patron and we want a chance to help you that we may have your good will and influence in the future.

That's what we are working for—the future.

INTELLECT IS NOT MEASURED BY THE DOLLAR MARK

"When an invention is made which adds materially to the comfort of men, or a discovery revealing hitherto disguised truths in the natural world, or a book is written full of life and beauty by a working man—by one of those obscure toilers who labor for their daily bread, the world is astonished! On every side we hear exclamations of surprise. And yet these cases are not so infrequent that there is cause for so much wonder.

"In the best history of the world we see that a large proportion of those who have shone as stars in the literary world, or illumined the paths of scientific knowledge, who have been the benefactors of their race, the master spirits of their age, have been toilers, have been born in obscurity, reared in poverty and obliged to work for a livelihood. And, even now, we have men who labor at the anvil and follow the plow and weave the basket and tend the loom, and yet have strength and time to improve their race.

"We have philosophers, statesmen and orators eloquent from among the working classes who far outstrip men born in affluence, and who make study the business of life."—*American Phrenological Journal.*

Clancy came home late one hot day in August to find no dinner ready. Mrs. Clancy, tired and fretted by a hard day's washing, was fanning herself and trying to get cool.

"An' where is me supper?" he asked petulantly.

"Go on wid ye," said Mrs. Clancy. "Me all tired out from a hard day's wurruk in the hate an' you ask fer yer supper. Bad cess to ye. Ye would cook no supper aither if ye had to wurruk all day in the divil's own furnace. Aisey indeed ye have it all day down in a nice cool sewer."

Say, "I saw your advertisement in THE PRACTICAL WORLD."

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not
tolerated, everything sold is in good
taste and correct form. :: :: ::

JACOB REED'S SONS

**Clothing, Haberdashery, Head-
wear, Auto Apparel and
General Outfittings for
:: Men ::**

1424-1426 Chestnut Street

VELOSOGRAPH

E
L
O
S
O
G
R
A
P
H



V
E
L
O
S
O
G
R
A
P
H

VELOSOGRAPH

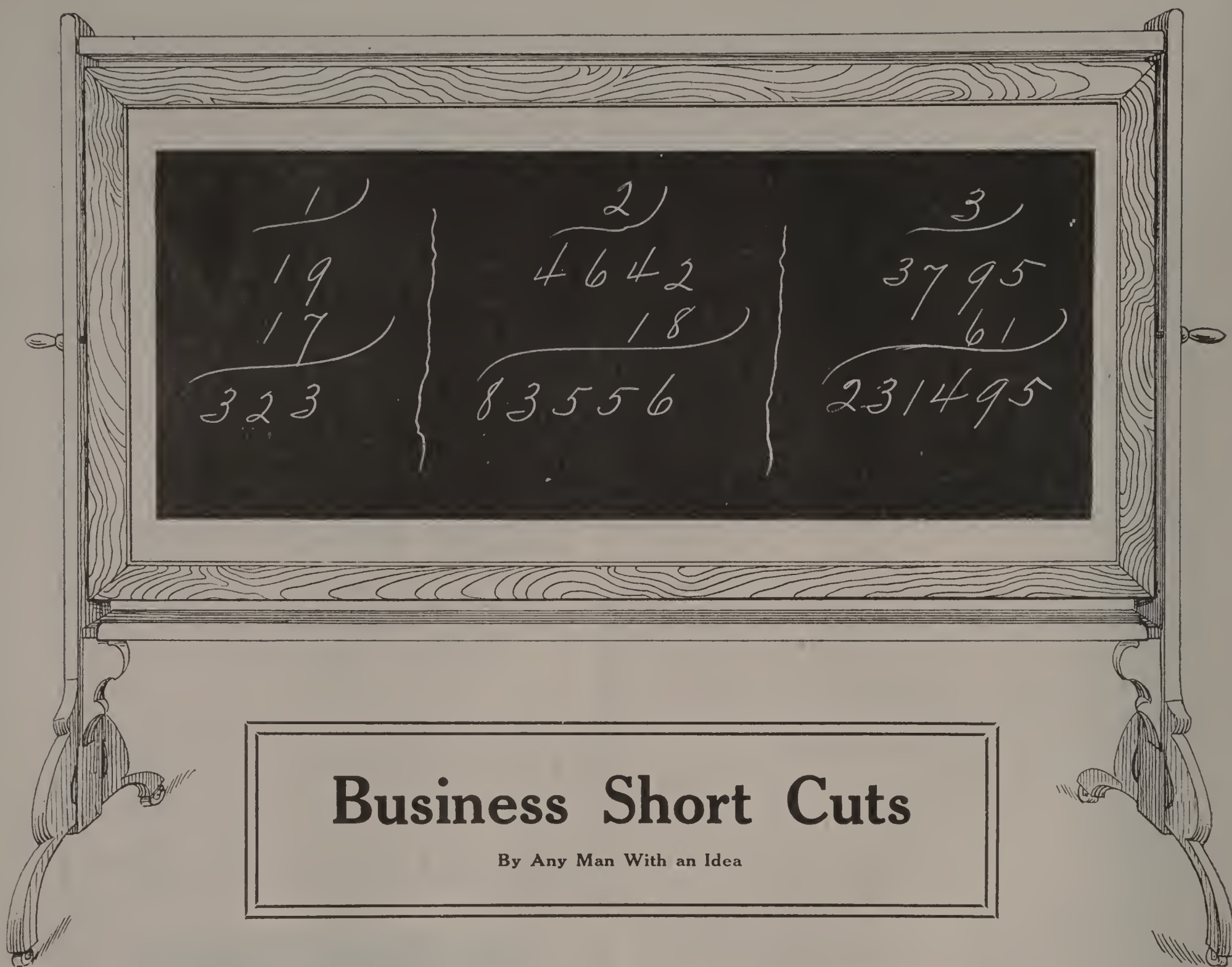
SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting on the market. Write

JOHN A. WATTERSON

Complete dictation outfits
for school or individual use

Box No. 1225, Pittsburgh, Pa.



In blackboard example No. 1, we give the multiplying of figures in the teens or those between 10 and 20. It is very simple and can be used quite frequently.

First multiply the unit figure of the multiplicand by the unit figure of the multiplier ($7 \times 9 = 63$) setting down the unit 3 of the product as the unit figure of the answer.

Next add the figure to be carried, in this example 6, to the multiplier, and to this sum add the unit figure of the multiplicand having dropped the one from this factor ($17 + 6 + 9 = 32$) and we get the other part of our answer making it 323.

Blackboard example No. 2 illustrates the multiplying of any number by numbers in the teens. In examples of this kind we multiply, in regular order, each figure of the multiplicand by the unit figure of the multiplier, and to the product of each figure add that of

the multiplicand which stands just back of it also adding the carried figure, if any.

In working out the example given, we will merely indicate the steps used, explaining the use of the figures gotten. First step, $8 \times 2 = 16$. Place the 6 as the right hand figure of the answer, carrying the 1. Next $8 \times 4 + 1$ (figure carried) $+ 2$ (the figure in the multiplicand just back of the number multiplied) $= 35$. Place the 5 as the second figure of the answer, carrying the 3. Next $8 \times 6 + 3$ (figure carried) $+ 4$ (figure just back of the number multiplied) $= 55$. Place the one 5 as the third figure of the answer, carrying the 5. Next $8 \times 4 + 5$ (figure carried) $+ 6$ (figure just back of the number multiplied) $= 43$. Place the 3 as the fourth figure of the answer, carrying the 4. Lastly 1 (the tens figure of the multiplier) $\times 4 + 4$ (the figure carried) $= 8$ the last figure of the answer, making it 83,556.

Blackboard example No 3 illustrates the multiplying of any number by a number of 2 figures, the unit being 1. The first step in this kind of an example is the placing of the unit figure of the multiplicand as the unit figure of the answer. After that, figure one of the multiplier is apparently disregarded entirely. The next step is the multiplying, in regular order, of the figures of the multiplicand by the tens figure of the multiplier, increasing each product by the figure of the multiplicand just preceding the figure multiplied, using the unit figure of the latter product as the next succeeding figure of the answer carrying the other figure. In the example given, merely indicating our work, we start the answer with 5, the unit figure of the multiplicand. Next 6×5 (the unit figure of the multiplicand) $+ 9$ (the figure of the multiplicand just preceding the one multiplied) $= 39$. Place the 9 in the answer, carrying the 3. Next $6 \times 9 + 3$ (the figure carried) $+ 7$ (the figure just preceding the one multiplied) $= 64$. Place the 4 in the answer, carrying the 6. Next $6 \times 7 + 6$ (the carried figure) $+ 3$ (number preceding the one multiplied) $= 51$. Place the 1 in the answer, carrying the 5. Lastly $6 \times 3 + 5$ (the carried figure) $= 23$, which is placed in the answer, making it 231,495.

LACK OF BUSINESS EDUCATION COST THIS MAN \$3,050

Michael Morrissey, a modern Rip Van Winkle, of Cassandra, Cambria Co., Pa., who never heard of the failure of Gardner, Morrow & Co., bankers, of Hollidaysburg, until twelve years after they closed their doors, will not share in the distribution of the assets. Judge James Shull, of Perry county, specially presiding in Blair, has decided that the statute of limitation, which began to run when the bank closed, cuts him out.

Morrissey could neither read nor write, but he had \$3,050 on deposit drawing 4 per cent. interest, and needed a little money. When he went to the bank he found a clothing store occupying the room.

"The Mail Order Man"

A LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, "Mail Order Advertising" (telling how to advertise a mail order venture) and "Right Way of Getting Into the Mail Order Business," all for 50 cents.

*One copy of "THE MAIL ORDER MAN," with Booklets, 20 Cents.
NONE FREE*

ROSS D. BRENISER
908 P. Chestnut St., Philadelphia

Cut Flowers...

Keystone
Telephone

C. E. PIERCE
Flowers

**Wedding Decorations
and Funeral Designs**

4033 Lancaster Avenue

PHILADELPHIA

WE MAKE

Unequaled, Imperishable Photographs, from Oil Paintings, Ivory Miniatures, Daguerreotypes, Tintypes, Kodak Pictures, Post Cards, and from life. Our prints will positively Never Fade

CHARLES TRUSCOTT

Specialist in Photography

...HALE BUILDING...

**S. W. Cor. Juniper and Chestnut Streets
PHILADELPHIA**

Elevator entrance in Postal Telegraph Office.

Say, "I saw your advertisement in 'THE PRACTICAL WORLD.'"

Correspondence Course

Of the Practical Education Institute

THE CIVIL SERVICE

In this department we wish, this month, to call special attention to our civil service course, in which we prepare young men and women of ordinary English education for examination in many of the branches of Departmental or Philippine and Isthmian Canal service. Many positions requiring only a common school education, with special training along some particular lines, pay salaries ranging from \$720 to \$1,000 on entering, with possibilities of as high as \$1,200 to \$1,500 in the future. In no other line of work can one hope to receive such wages without a technical or special training, but if you are a fair penman and are familiar with ordinary arithmetic up to and including percentage, we can train you for positions that will pay you better than anything you can hope to secure elsewhere.

The positions of Departmental Clerk, Post Office Clerk or Carrier, of Deputy Collector of Internal Revenue, many of the Custom House positions, or Messenger, all pay good salaries and no one of them requires an advanced education. To be sure, there are certain little technicalities in the Civil Service examination that are not usually brought out in the public school, and this alone is all that hinders the department from being over-run with eligible applicants for all these positions. But without a knowledge of these technicalities, it is absolutely useless to undertake the examination.

And that's where we help you. We teach you just what the public school has failed to teach, so that, in a very short time we can have you ready for the examinations and you will be qualified to pass with a grade that will be a guarantee of an early appointment and a good salary just as long as you earn it.

And if there are any stenographers reading this who are working for \$8 or \$10 a week and who can write shorthand that they can read at

the rate of 100 to 120 words per minute and can operate the typewriter at a reasonable speed and with a good degree of accuracy, we can increase your money-earning ability at least 100 per cent. in a very few months, without your stopping your work for an instant. We can show you just what kind of work the government positions demand and how it must be done, and train you in all the little technicalities that enter into the examinations, and enable you to pass the required tests with such a grade you will never have to work for \$10 per week again.

The government requires a larger force of office help each year and naturally calls for more bookkeepers and stenographers than any other department of clerical work. The salaries seldom begin lower than \$800 and frequently higher than that, while the maximum limit runs well up into the thousands, and the opportunities are unlimited. Ask George B. Cortelyou. Ask Frank A. Vanderlip. They KNOW.

In another column you will find a short letter from Mr. F. E. Reppert, of the Treasury Department, Washington. Mr. Reppert was a college chum of the writer and shortly after leaving school took the Civil Service examination for bookkeeper and was appointed to a position in the Treasury Department, at a lower figure than such appointments are now made. By constant study and strict attention to business he has received seven promotions, and now stands very close to the head of the list in his department of the work, and receives a salary that would look good to most of us.

And with the annual increase in our national business and the rapid growth of our population, the opportunities for securing employment and promotion in the government service increase each year. There is nothing better offered to the young man or woman entering upon a life work and you cannot afford to

ignore it if you are ambitious and wish to make the most of yourself and your abilities.

We have prepared some printed matter relative to our courses, and if you are interested we would be glad to send you information concerning any line of work that you would care to investigate. Many examinations occur about November 20, and you still have time to prepare for them, if you begin at once.

HOW HE GOT THE JOB

Walter Biller tells the following story of a hardware store in St. Louis, which advertised for an errand boy. As it happened, the boss was talking to a customer when a boy came in. Thinking he wanted to buy something he excused himself, and going over to the boy asked him what he could do for him. The boy told him he came in answer to his advertisement and asked for the job.

Well, of course the boss got mad by being disturbed while he was talking to a customer. He said to the boy: "You go outside and walk a block. If I call you back, why, I will hire you; if I don't, why, you just keep right on walking."

The boy did as he was told, but, going out, he picked up a shovel that was standing near the door, put it on his back and started down the street.

Before he had gone ten feet away, the old man was after him yelling: "Come back! Come back!"

The boy came back, took off his coat and asked where he wanted him to work, downstairs or upstairs, or where.

The old man took one good look at him and said: "I guess I'll hire you. Never mind putting your coat on. Start right in."—*Judge*.

THE NEW TYPIST

She bought a machine that was new and clean,

And that shone with a shine resplendent;

She said: "I swear, and I do declare

That I will be independent!

I'll earn my food, for I'm in the mood

And my arm is strong and hearty;

'Now is the time for all good men

To come to the aid of their part!"

—*St. Louis Post Dispatch*.

Can We Serve You in Any Way?

Engraving

General Lettering and Monograms on Watches, Jewelry and Silverware. Up-to-date, reasonable prices. Monograms for Automobiles and all Leather Goods. Ornamental and General Engraving. Students instructed in the art; terms reasonable.

T. W. HITCHCOCK, 11 N. 13th Street

Bell Phone, Market 22-38

Keystone Phone, Main 28-33

PHILADELPHIA COFFEE ROASTING CO.

15 N. Second St., Philadelphia

**FREE 1 lb. of
38 cent COFFEE**

To any one buying 5 lbs. of any of our Coffees, prices, 15c to 38c lb. Wholesale prices in 5-lb. lots

Come in and see it being Fresh Roasted every day. We guarantee we can give you Coffee better, fresher, and 25% cheaper than any other store in Philadelphia.

Bell Telephone

All Work Guaranteed

THE Talman Addressing Company

N. W. Cor. 9th & Filbert Sts., 3d floor

W. WALTON LEAP, Manager

WE

Address Envelopes and Wrappers

Fold and Mail Circulars

Wrap Newspapers, Etc.

Deliver Circulars, Samples and addressed matter in this city and nearby towns

No matter how small or large the order, we can execute it rapidly and cheaply. Let us give you an estimate on anything you wish to mail or have distributed.

A specialty made of distributing circulars, samples, invitations and calendars by hand.

If you desire the addressing done at your office we can send competent men.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

EDITOR INFORMATION BUREAU:—Kindly answer the following question in *one* word:

When is a noun subject of a verb in the nominative case?—S. R.

Answer.—Always.

EDITOR INFORMATION BUREAU:—Please give a rule for solving the following problem:

A room is 20 feet long, 12 feet wide and 10 feet high. What is the shortest distance a bug can travel from one corner of the floor to the diagonal corner of the ceiling?—C. E. K.

Answer.—Consider the floor and one side as a single parallelogram, which would be 20 ft. x 22 ft. The distance traveled would then be the diagonal of this parallelogram.

Our attention has been called a number of times to an error in the Bureau in the May number. The problem on page 74 should have read:

One man sold 30 apples at 2 for 1c. 15c.
The other man sold 30 apples at 3 for 1c. . 10c.

—
Total, 60 apples for. 25c.

If you will read this statement into the solution, the result will be more understandable.

FEATS WITH FIGURES

The Missing Figure. You can mystify a roomful of people by blindfolding yourself and giving out this problem, first having provided each person with pencil and paper: "Write down any number containing seven or more figures. Add the figures. Subtract this result from the whole number. Now strike out one figure in the answer and add the rest of the figures. Tell me the result and I will tell you the figure you struck out." Naturally those present will mostly put down different figures, and will finally announce their dif-

ferent results. You can promptly tell each one what figure he struck out. For example, one puts down figures as follows:

$$\begin{array}{r} 276439714 = \text{total, } 43 \\ 43 \text{ (subtract)} \\ \hline \end{array}$$

$$276439671$$

Cancel the 3 and add the remaining figures and your result will be 42. The moment he announces the result as 42, you tell him that he struck out the figure 3. You get this by adding the figures in 42, which make 6, and subtracting this from 9, which leaves 3. Try this on a few examples of your own before trying it in public, always subtracting from 9, and your answer will be the missing figure.

There is just one exception to this, and that is when they announce a number like 36, 45, 27, etc., which, when you add them, total 9. In this case you cannot tell whether they struck out a cipher or a 9. It would be well to promptly answer 9, and if told you are wrong, correct yourself and say that you should have said "naught." This will mystify them more than ever.

Mind Reading Mathematics. A puzzling exercise in mental arithmetic is this: Ask a friend to think of a number less than 10; add 7 to it; subtract 3; multiply by 3; take away left-hand figure of the product; multiply right-hand figure by 9; subtract the number first thought of. To illustrate:

Your friend thinks of the number 5; adds 7, making 12; subtracts 3, leaving 9; multiplies by 3, making 27; takes away the left-hand figure, leaving 7; multiplies by 9, making 63; subtracts 5 (number first thought of), leaving 58, which result he announces. You subtract 58 from the next higher multiple of 9, which is 63, and you can at once tell him the number he thought of, which in this instance is 5.

To work this exercise you do not have to follow the formula here given; you can lead your friends through any number of additions, subtractions and multiplications; the real test comes when you say, "multiply the right-hand figure by 9; then subtract the number first thought of."

Here is another problem somewhat similar in principle and equally surprising in result. Say to one person:

"Think of a number less than 10; double it; add 16; divide by 2; subtract your first number; your answer is 8." Say to another:

"Think of a number less than 10; double it; add 9; divide by 2; subtract your first number; your answer is $4\frac{1}{2}$."

You can go on indefinitely, giving these mental exercises, no two alike, to each one in a large audience, and announce the answer as quickly as they can get it themselves.

The secret is this: The final answer is always half the number you told them to add.

"GIT THROUGH AND GIT A MAN"

This is told on a school teacher in a Kansas town: She reproved a refractory girl pupil for not learning her geography lesson. The next day the child's mother appeared on the scene and let go of this philippic: "I guess you don't know it all. I send my little girl here to school so that she gits through. I want her to git through so she gits a man. You never mind about geography. I don't care, just so she gits through. I want her to git through. My other daughter, she didn't know geography, and she got through, and she got a man. And me, why I don't know geography, and I got a man all right. Lots of girls, they don't know geography, and they git men. But you—you (and she pointed her finger directly at the teacher), what knows all about geography, you ain't got no man and can't git none. What's this geography good for anyhow? You just see my daughter git through school and I'll learn geography to her."

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Lancaster Avenue Delicatessen

"Our Home Made Goods
Make Our Business."

4017 Lancaster Avenue

MAR=MORA

Trade Mark

10c The Invisible Mender 10c
Strongest and Best

Mends Everything!

Glass, China, Marble, Ivory,
Bone, Jet, Jewelry, Leather,
Wood, Furniture. Papier
Mache, Metal, Rubber, etc.

**Beware of Counterfeits—
Ask for MAR-MORA**

The only preparation of its kind on the market

Manufactured by

V. F. VAN STAN
1507 Ridge Avenue, Philadelphia, Pa.

PHONE, PRESTON 27-32-A OVERBROOK 13-35

Does this advertisement PAY

Mr. Thomas
the Cleaner

No. 4071 MARKET STREET
STORE No. 2, OVERBROOK

PREPARE FOR A GOVERNMENT POSITION

**Good Salaries
Long Vacations**

**Short Hours
A Life Position**

ONLY ORDINARY QUALIFICATIONS NECESSARY

Stenographer and Typewriter

Entrance Salary from \$800 to \$1,000. Philippine Service, \$1,200. Isthmian Canal, \$1,500. Possible promotions without limit.

Bookkeeper

Entrance Salary usually \$900, with possible promotion to \$2,000 and more. Philippine and Isthmian Canal Service same as stenographer and typewriter.

Railway Mail Clerk

Entrance Salary \$800. Promotions to \$1,800. 2,000 appointments made each year.

Post Office Clerk

Entrance Salary \$600. Promotion to \$1,200.

Internal Revenue Service

Salaries from \$900 to \$2,000 per year, depending upon class of position.

Custom House Positions

Entrance Salary from \$600 to \$1,200 with possible promotions to \$2,500 per year.

Messenger

Entrance Salary \$720 per year. Limited to males.

The positions of Stenographer and Typewriter and Bookkeeper require only an average knowledge of the subjects mentioned, with some preparation on technical points before taking the examination.

All others mentioned require only a common school education, with special training on the particular demands of the Commission, and how to take an examination.

Our Test Examination would be worth the entire cost of the course to you.

Examinations for all the above positions will be held in October and November. You still have time to prepare if you begin NOW. Don't delay, for

UNCLE SAM EMPLOYS 50,000 PEOPLE EACH YEAR

*Call or write for information, stating which position you wish to prepare for.
Instruction given in the Class Room or by Mail.*

PRACTICAL EDUCATION INSTITUTE

Market and Thirteenth Sts.

::

PHILADELPHIA, PA.

WHY I FAILED TO HOLD MY JOB

I talked about my employer's business on the street.

I was not courteous to customers or my fellow employes.

I objected to working overtime, but was always ready for a day off.

I believed I knew how to run my employer's business, and told him so.

I was more interested in the daily statement of base ball teams than in the monthly statements of the customers.

I could be depended upon to do my work only when the boss was looking.

I was careless in my figuring and sent out statements to customers whose accounts were settled.

I wrote what my notes "looked like," without reference to the sense or English.

I had so much fun at night that I could not get my mind on my work in the morning.

I smoked cigarettes in the office.

I held long conversations with friends over the telephone during business hours.

I used the firm's paper and stamps for my personal correspondence.

I failed to report for duty one morning, and did not notify the house of the cause of my absence. They decided if I considered myself of no importance to the firm, they would agree with me.

Did any of you ever lose your positions on account of one or more of the above reasons? When you find a young man who is not guilty of any of the above unbusinesslike proceedings, you have a genuine business man who is destined to be heard from in the future. If you find that any of the above faults apply to you, you are doing neither yourself nor your firm justice, but are making it very easy for your employer to dispense with you at the first opportunity. Take an inventory and see how you stand.

Don't overdo. Once a man went forth and scattered flattery indiscriminately. When he returned his office was crowded with persons who wanted to borrow money.

OESER & CO. PIANO MANUFACTURERS

1531 N. Twelfth St.

PHILADELPHIA

BUY YOUR PIANO DIRECT
FROM THE FACTORY

PIANOS EXCHANGED, RENOVATED,
TUNED, ETC.

Bell Phone, Poplar 5221



**This
Lady**

is an
advocate
of

**Dr.
Frasiers'
"New
Method**

Dentistry That Pleases

A few of my specialties are that I **Guarantee**

To tighten loose teeth.

To fit any mouth with a plate.

To remove nerves painless.

To Crown any tooth without pain.

To give you **satisfaction** and treat you
courteously.

FREE ADVICE

Hours: { 8.30 to 6
Sunday: 10 to 2

40 N. 8th Street

John H. Clower

Bell Phone, Poplar 66-91 D

**FURNITURE
Bought and Sold**

**Furniture Cars and Express
To Hire**

855 N. 13th St., Philadelphia, Pa.

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 20 cents a line, \$2.00 per inch. No advertisement received for less than 25 cents.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE CO.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9. N. 13th Street, Philadelphia.

WANTED—A good encyclopædia at a moderate price. If you have a late edition of a reliable publisher that you wish to dispose of reasonably, address Box 66, care PRACTICAL WORLD MAGAZINE.

\$10.00 WILL buy, if taken at once, a No. 7 Faysholes Remington typewriter, in first-class condition. Box 39, PRACTICAL WORLD MAGAZINE.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

When writing to advertisers, please mention THE PRACTICAL WORLD.

EDUCATIONAL

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

WE TRANSLATE FOREIGN LANGUAGES

Sometimes you receive a communication in some language that you cannot read. There are many nationalities in Philadelphia, speaking many languages, and one man cannot well know them all. When you want a letter or communication translated, send it to the PRACTICAL EDUCATION INSTITUTE, and you will receive a correct copy of the paper written in correct English. And our charges are only nominal for the work done.

PRACTICAL EDUCATION INSTITUTE.

MISCELLANEOUS

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c., or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

Instruction + Ability = Success

THERE'S YOUR ANSWER

The International Accountants' Society, Incorporated MEANS SUCCESS FOR YOU

¶ Success is a matter of being ready to grasp your opportunities.

¶ The opportunities for better, more responsible and bigger positions are in our midst.

¶ WHY NOT GRASP THEM?

¶ The Higher Accounting and Business Law Courses of instruction as taught by The International Accountants' Society, Inc., will give you the necessary preparation to occupy these positions.

¶ Why hesitate in securing this training? It will always prove a valuable asset no matter where you are or what you are doing.

¶ If you are at all interested in securing a better position or more money, we shall be glad to send you our catalog, which explains fully our courses. .

¶ It is free to all interested.

The International Accountants' Society, Inc., 89 W. Fort St., DETROIT, MICH.

CONNECTED WITH . . . INTERNATIONAL BUSINESS UNIVERSITY

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Greatest in the World

Waterman's
Ideal
Fountain Pen

"The Pen Corner"

BROADWAY & CORTLANDT ST. NEW YORK



Singer Building
47 Stories High

City Investing Building

Copyright 1908 by
L. E. Waterman Company

Waterman Building

Hudson Terminal Bldg.
in Background

'Mid Castles in the Air

The Waterman Building (31,000 square feet floor space) remains the only home in this vicinity devoted entirely to any one business enterprise. It is surrounded by business quarters of nearly 100,000 people.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Ambitious Students

SHOULD LEARN TO USE AND APPRECIATE THE GREAT
✱ ✱ ✱ MONEY-EARNING VALUE OF ✱ ✱ ✱

The Multi-Copy Typewriter



Uses wide ribbons instead of ink.

Prints from metal type, linotype, electrotypes, brass rules, zinc-etched engravings and signatures.

Speed 1,500 to 2,000 per hour. Prints any size sheet up to 8½ x 13 inches. Counts and removes paper automatically. Exactly matches and reproduces work done on Remington, Underwood, Royal, Oliver, Monarch, Smith-Premier and other standard typewriters.

Invented and manufactured by experts in production of facsimile typewritten letters, familiar with all the problems, all the requirements, all the conditions which users will experience.

**Produces Perfect Fac-Simile Typewritten Letters—Does Office Printing—
Fills a Thousand Wants—Needs no Expert—Easy to Learn, Easy to Work**

For Sale by **The Office Device Company**
C. JOSEPH 716 Chestnut Street, PHILADELPHIA

File Your Letters

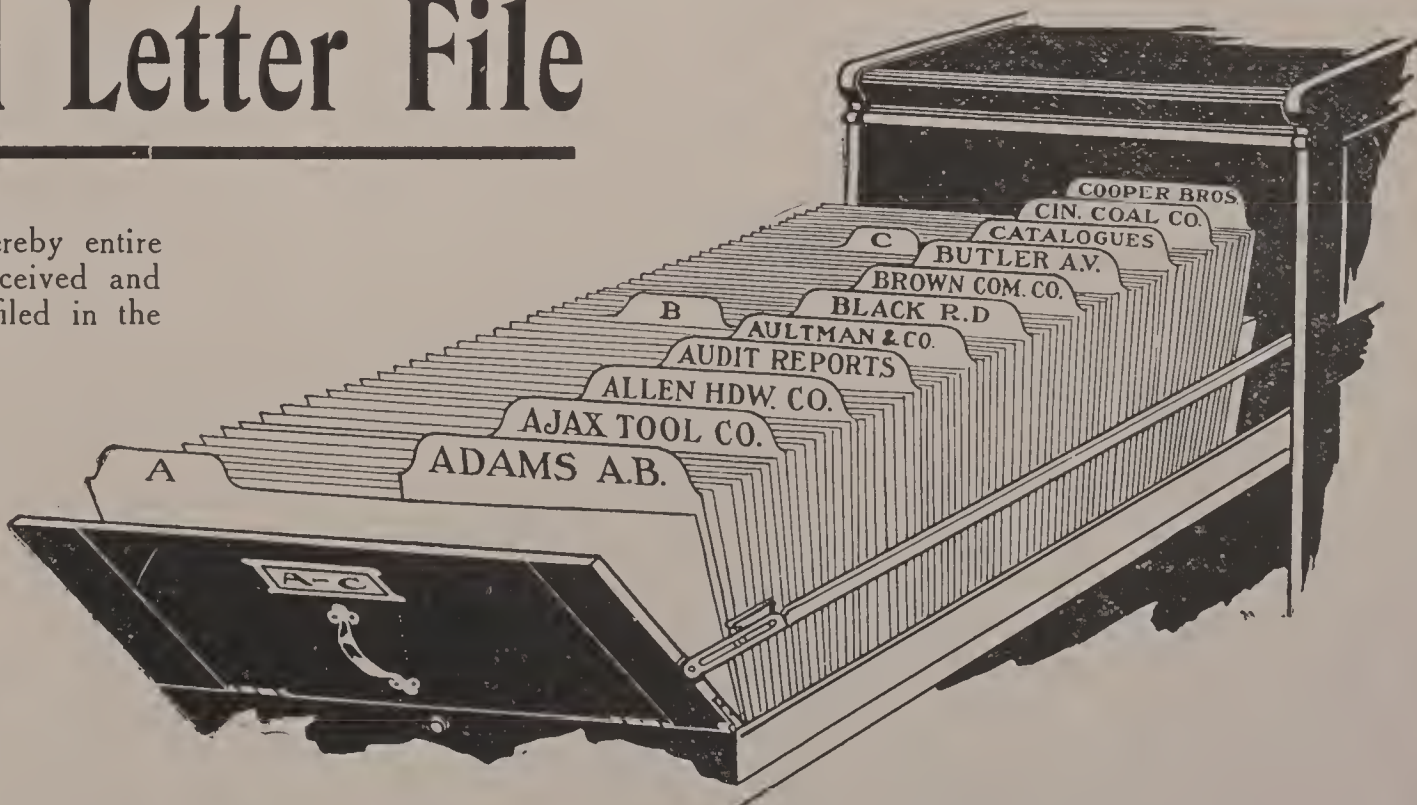
WHERE THEY CAN BE FOUND
ALPHABETICALLY IN THE

Vertical Letter File

☐ The only system whereby entire correspondence—letters received and copy of replies—can be filed in the same place.

☐ Time and labor saver for you and your employees—place your hand on any particular letter required—no long delays.

☐ Ask us for literature explaining the idea—or, better still, have one of our representatives call to explain in detail.



HOSKINS

The Store for Business Tools
and Quick, Intelligent Service

904-906 Chestnut St.
PHILADELPHIA

SMOKE THE

Best Cigars Made

For the Amount they Cost You

El Borita . . . 5 cts.

Wahnetah . . 5 cts.

La Tonia, 10 and 15 cts.

Manifesto . . 10 cts.

Manufactured by

JOHN STEIGERWALD & CO.

Factory and Office: 1937 Tioga Street, Philadelphia

RETAIL STORES:

20th and Tioga Streets, Philadelphia

2708 Germantown Ave.

“

921 Broadway . . Camden N. J.

Ocean Pier . . Wildwood, N. J.

South Pennsylvania Avenue, Atlantic City, N. J.

THE PRACTICAL WORLD

THE DOOR TO SUCCESS

PRACTICAL
EDUCATION
INSTITUTE

Practical Education Institute, Inc.

CAPITAL, \$100,000.00

Colonial Trust Company Bldg., N. E. Cor. 13th and Market Streets

HOURS OF INSTRUCTION

Day Sessions :—9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions :—7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year; students can enter any time. Personal instruction, modern equipment.

Holidays :—School sessions are not held during Christmas week or on legal holidays.

COURSES OF INSTRUCTION

Course No. 1.—Combined Course, including Bookkeeping, English, Spelling, Arithmetic, Commercial Law, Shorthand, Typewriting, Penmanship and Office Practice ;

Course No. 2.—Commercial Course, including Bookkeeping, Arithmetic, English, Penmanship, Spelling, Commercial Law and Office Practice ;

Course No. 3.—Higher Accounting Course, including Advanced Bookkeeping, Arithmetic, English, Penmanship, Spelling and Commercial Law ;

Course No. 4.—Stenographic Course, including Shorthand, Typewriting, Spelling, English, Penmanship and Office Practice.

PLAN OF PAYMENT FOR COURSE No. 1.

PLAN "A"—One Hundred Dollars (\$100.00) to be paid upon the acceptance of this agreement.

PLAN "B"—One Hundred and Ten Dollars (\$110.00) to be paid in four equal instalments of Twenty-seven Dollars and Fifty Cents (\$27.50) each,—the first instalment to be paid upon the acceptance of this agreement, and subsequent instalments to be paid monthly from the date of entrance.

PLAN "C"—One Hundred and Twenty-five Dollars (\$125.00) to be paid in ten equal instalments of Twelve Dollars and Fifty Cents (\$12.50) each, the first instalment to be paid upon the acceptance of this agreement and subsequent instalments to be paid monthly from date of entrance.

PLAN OF PAYMENT FOR COURSES Nos. 2, 3 and 4.

PLAN "D"—Fifty Dollars (\$50.00) to be paid upon the acceptance of this agreement.

PLAN "E"—Sixty Dollars (\$60.00) to be paid in four equal instalments of Fifteen Dollars (\$15.00) each, the first instalment to be paid upon the acceptance of this agreement, and subsequent instalments to be paid monthly from the date of entrance.

PLAN "F"—(Evening Sessions) Seventy Dollars (\$70.00) to be paid in fourteen equal instalments of Five Dollars (\$5.00) each, the first instalment to be paid upon the acceptance of this agreement and subsequent instalments to be paid monthly from date of entrance.

In addition to the above payments, under any of the above plans, books and stationery used are to be paid for as per following schedule :

The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50. The cost of all text-books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00. The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note books, pencils, pens, etc., may be purchased at the stationery room or the school or at any stationery store. Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and, of course, purchase only the text-books and materials needed for the studies they select.

The Practical World

EDUCATION ————— OPTIMISM ————— PROGRESSION

Practical Education Institute, Publishers

Market and Thirteenth Streets - - Philadelphia

E. I. FISH - - - - - Managing Editor

JOSEPH A. FINNEGAN - - - - - Advertising Manager

SUBSCRIPTION RATES: - - ONE DOLLAR A YEAR—TEN CENTS A COPY

ADVERTISING RATES MADE KNOWN ON APPLICATION

PUBLISHED MONTHLY ON THE FIFTEENTH OF EACH MONTH

Vol. I

AUGUST, 1909

No. 6

CONTENTS

	PAGE.
The Job Isn't the Only Thing.....	157
How the Tariff was Revised.....	152
Nation's Amazing Growth.....	154
World's Richest Hundred.....	156
Through the Editor's Glasses.....	158
Desire	159
Shorthand Department.....	160-161
Commercial Department.....	162-163
Miscellaneous	164-165
Penmanship Department.....	166
Publicity Department.....	168
Business Short Cuts.....	170
Correspondence Course.....	172
Information Bureau.....	174
Reader's Corner.....	176
Advertisements	178-180

HOW FORTUNES ARE MADE IN ADVERTISING

BUSY MAN'S LIBRARY



THESE SIX BOOKS

Tell How \$2.00 Grew Into \$250,000.00; Yours for \$4.50

The men who wrote these business books have built up the largest business of its kind in the world, and when they were doing it they were everlastingly applying the very same principles that they have driven home in the chapters of these books.

And you are to get all the benefits of their years of experience for \$4.50.

Now, if these men built up a quarter of a million dollar business by knowing how to make every letter they sent out an order clincher and if they are willing to impart their methods, why can't you profit by their experience? Wouldn't a little more of this letter-writing skill be beneficial in your business? It would accomplish the very plans you have in view.

FOR THE BUSINESS MAN: It will open his eyes to the possibilities of more business. **FOR THE ADVERTISING MAN:** It will increase the percentage of orders from the inquiries his advertising has brought. **FOR THE PROFESSIONAL CORRESPONDENT:** This work will be a constant reference. Send us a money order, P. O. order, or check for \$4.50, with your name and address plainly written. We will send the five books immediately, prepaid. If you don't find them worth their weight in gold, send them back.

Publicity Pub. Co., Dept. 24, Page Bldg., Chicago, Ill.

BE AN ILLUSTRATOR—Learn to Draw. We will teach you by mail how to draw for magazines and Newspapers.

SCHOOL OF ILLUSTRATION, Office 24, Page Bldg., CHICAGO, ILL.

Send for catalog.



LEARN TO WRITE SHORTHAND

Stenography As It Should Be Taught and as No Other School Ever Taught It. Students enrolling with this institution are placed under the careful instruction of Stenographers perfected for expert Court reporting. Taught thoroughly by mail. Our Book, "Progress in Shorthand," mailed free.

THE SHORTHAND SCHOOL
Dept. 24, Page Bldg., Chicago

LEARN SCIENTIFIC BUSINESS LETTER WRITING

We teach you by mail to write the kind of letters that will build up business to tremendous proportions; command high salary. We will criticize your letter of inquiry free; if you ask for it when writing for full particulars.

SCHOOL OF BUSINESS-LETTER WRITING
Dept. 24, Page Bldg., 4007 Michigan Ave., CHICAGO.

LEARN JEWELERS ENGRAVING

"THE ENGRAVING SCHOOL THAT GRADUATES EXPERTS"

A fascinating, high-salaried and easily learned trade, taught thoroughly and practically by correspondence. We will teach the beginner better engraving by correspondence than he can gain in years of rigid apprenticeship. We will improve the skill of any engraver one hundred per cent and make him master of the trade. The demand for competent engravers far exceeds the supply. Send for handsome illustrated prospectus free.

Page-Davis School { Dept. 824, Page Bldg., Chicago
Dept. 824, 150 Nassau St., New York

LEARN TO WRITE ADVERTISEMENTS



Earn a Salary of \$25. to \$100. a Week

The founder of and instructor in this Educational Institution is the only man ever recognized as Expert on advertising instruction by the United States Government. "This is the advertising school you hear so much about".

Men and Women Who Want to Earn From \$25 to \$100 a Week

If you will write your name on the coupon and send it to us we will mail our beautiful prospectus free which tells how a man or woman can prepare, by mail, for a better position that pays from \$25 to \$100 a week. We will tell you how an advertising education will increase your present income from 25 per cent to 100 per cent, and show you the advantage you will possess over the man who lacks this business acquisition.

We are glad to have you ask us, what the Page-Davis School has done, what our students are doing, and what we can do for you. We will answer promptly and completely. Write to-day and learn all about it.

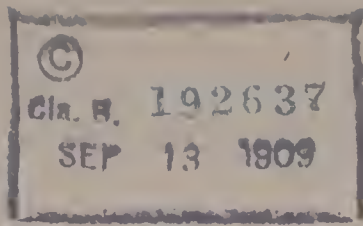
Page-Davis School

Address either office
824 Page Bldg., Chicago
150 Nassau St., N. Y. City

FILL IN NAME AND ADDRESS, AND SEND THIS COUPON

PAGE-DAVIS SCHOOL—Send me, without cost, your beautiful prospectus and all other information.

Name _____
Address _____
City _____
State _____ 824



THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, AUGUST, 1909.

No. 6

THE JOB ISN'T THE ONLY THING

By S. ROWLAND HALL, in "How to Get a Position and How to Keep It."

In looking for employment, the most important thing is that you shall be able to do the work that your prospective employers want done. This is an obvious fact, you will say. Yes, it is; but an army of people look this obvious fact in the face day by day and year after year without getting into speaking acquaintance with it. They deplore their uncongenial occupations, their small earnings, and their "lack of a chance" when the truth is that they have not recognized the simple law of supply and demand, which provides that you must have for sale something that the world really must have, or you must dispose of your stock in trade at a bargain counter price. Edward Bok, the editor of *The Ladies' Home Journal*, says in his lecture entitled "Keys to Success":

"The man of to-day who has to do with the employment of men witnesses no sadder sight than the procession of unemployed men that are exemplary in life, have some general intelligence, are respectable, honest, and frequently of good social position, and yet who can get only menial, routine, poorly-paid positions. The reason of this fact is that they have no definite knowledge, no special experience. They can do 'almost anything,' they say, which really means that they can do nothing. The successful man of to-day is he who knows how to do one thing better than most other men can do it."

Classical as well as general education is well worth while; get all you can of it by going to school or college, or by persistent study and reading outside of schoolrooms. This education will make you a broader man, provided you have other qualities that count; but don't forget that business correspondence in America is not carried on in Greek, and that employ-

ers will not ask you if you know the history of the Pyramids.

When you go to look for a job the question will be: What can you do? Have you had a good engineering training? Are you a good draftsman? A good stenographer? A good salesman? Can you keep books? Can you write business-bringing advertisements or good business letters? Are you competent to run a dynamo? Are you a good pattern-cutter or tool maker? Can you do interior wiring as it should be done? Do you know the ins and outs of shipping? Can you collect accounts? Can you manage men?

Questions like these are the kind that employers ask. The man who can do, and who can be depended upon to do, some one important thing better than most other people can do it, is the man for whom the latch string hangs out everywhere. The ranks of the "can do almost anything" army are full to overflowing; only occasionally does an employer draw on it in filling a position. And in this day of good technical and commercial schools, efficient evening classes, trustworthy correspondence courses, first-class technical magazines, and practical text-books on almost all subjects, you have no excuse for not knowing how to do some one thing well. Be a specialist. Decide what occupation would suit you and set to work to learn its details from keel to main-royal-truck and from flying jib-boom to rudder-post. You can do this if you *will*.

I have no sympathy for the young man who remains a \$6-a-week clerk year after year, spends his evenings in smoking, or in running around town, or in trashy reading, and who is not willing to make a temporary sacrifice of his time and pleasure for a great ultimate gain.

You may say you haven't time to add to your store of money earning knowledge. Non-

sense! There are thousands of men and women who work longer hours than you do, who have burdens twice as heavy as yours, who are working steadily toward the goal of a higher salary or a more congenial occupation. We all have time for what we really want to do. Play detective on yourself for a week or so and see how many hours you fritter away in profitless and perhaps demoralizing pastimes.

You lack the means or the ability necessary to succeed? Wrong again. Where there's a will there's a way. Lincoln began to prepare for his profession with a few borrowed law books and a fire brand for a light. If some one should offer you \$10,000 on the day that you completed a course of training for better work, wouldn't you earn the money? Of course you would; but the fact is that a training for better work would probably bring you greater dividends than that \$10,000 invested.

You fear your opportunity will not come? Most groundless of all fears! Opportunities come to all, sooner or later. The secret of success lies in being prepared to take advantage of opportunities when they come. If you are not prepared, the opportunities will be lost. What you should be concerned about is not whether the opportunity will come, but whether you will be ready when it knocks at your door.

A CATECHISM

"Why do we send missionaries to the savages?"

"To civilize them."

"What good does that do them?"

"It educates them out of habits of idleness."

"And what then?"

"They go to work."

"What do they work for?"

"To become prosperous and rich."

"What good does prosperity do them?"

"It procures them leisure and comfort."

"Which was what they had before you started stirring them up. What's the use?"—*Cleveland Leader*.

HOW THE TARIFF WAS REVISED

From the "Epistle to the Kickers," by E. I. Fish

And it came to pass in the seventh and last year of the reign of Theodore the Strenuous, that the people gathered themselves together from the four quarters of the earth and said among themselves: Come now, let us put a crimp in those enemies of mankind which are called trusts and let us take away from them their chief support which is known as protection, and then, indeed, shall every man be a free man and prosperity shall become the heritage of the laborer, even as now it is the sole possession of the plutocrat. And they did rend off their clothing and fill the air therewith and shouted with one voice, "It shall be done."

And it came to pass that when those who sit in judgment upon the will of the people did gather themselves together in the city which is called Washington, to enact such laws as the people had demanded, that the people cried, "Now, indeed, shall the powers of the mighty be broken and we shall have relief from our oppressors."

And the mighty men, who are known as congressmen, did gather themselves together and say one unto the other, "Truly did our people say unto us that the tariff must be revised. Now where shall we begin?"

And all the men who inhabit the plains that border on the Atlantic Ocean, even from Maine to New Jersey, said, "Truly must the tariff be revised, but let our lords consider how weak are our industries and how sorely they need assistance until they can become more firmly established. Let the tariff, therefore, be taken from the skins of the beasts and from the fruits of the field, and not from the fruits of our factories. For our States have many votes, and woe unto that party which does not consider the interests of those voters! Better for that party if it had never been born!"

Then those who come from beyond the great river Mississippi and who live in the great plains called the Middle West, did lift up their voices and cry aloud, "Not unto us, O lords, but unto thine own country, be the

glory of this mighty and worthy movement. Truly must the tariff be revised, but think of the flocks and herds and crops that have so long been dependent upon this same tariff that, even now, if it were removed the crops would wither and the fruits would cease to bring forth and bud and our herds would become a burden, and our bank accounts would become as things that were, but are not. Take, therefore, the tariff from the products of the East and South, and give to the people of those countries the glory of saving us from our oppressors."

Then did the inhabitants of the land that is called Dixie lift up their voices as they were wont to do in the days of the Rebel Yell, and did say, even unto the uttermost parts of the earth, "Truly we are Democrats, even as Jefferson, and truly do we spurn and abhor the idea of protection, even to the very thought thereof. Yet have we seen how the wicked who live in the fields of protection have prospered and flourished even as the green bay tree. And as we have learned to look upon their riches as the fruits of this same iniquitous tariff, and, as we need the money, if there is any tariff going around let not our lords overlook the fact that we are going to hang out for our share even to the bitter end. For once more are we a reunited country, and the party that forgets us in handing out the plums shall not prosper, but shall perish from the earth."

And it came to pass that after many months, when the people had made an end of speaking, that the legislators did say, "Come now, let us see where we are at!" And when they had counted noses it was found that the tariff truly was revised, but not in the way the people thought it would be, for it was revised upward by a large majority.

And the trusts and all the people were once more happy and prosperity smiled again, even until the next election time.

And it was so.

A successful man may be known by the excuses he doesn't have to make.

BUSINESS SAYINGS OF OLD GORDON GRAHAM

By GEORGE HORACE LORIMER

Life isn't a spurt, but a long, steady climb.

A man who does big things is too busy to talk about them.

Hot air can take a balloon a long way, but it can't keep it there.

No man is any good just because his grandfather was.

Tact is the knack of keeping quiet at the right time.

A man's days tell the secrets of his nights.

A case of big-head will fill an office full of sore-heads.

Enthusiasm is the best shortening for any job; it makes heavy work light.

There are mighty few people who can see any side to a thing except their own side.

Don't mistake intention for determination. After you have told what you propose to do get right up and do it, or you'll simply peter out.

There are two unpardonable sins in the world—success and failure. Those who succeed can't forgive a fellow for being a failure, and those who fail can't forgive him for being a success.

MISTAKES

Everybody makes mistakes. There never was, and never will be, a human being who lived without making mistakes. We don't know they are mistakes, as a general rule, until they have been made. We do what we think is best and it turns out worst, therefore, it is called a mistake, and the whole world censures us because we have been so stupid. If it had turned out the other way, the world would have praised us for our shrewdness and farsightedness.

Mistakes sometimes lead to success. At all events, don't brood over them. Let them be buried, with only a sign to warn you lest you should be tempted to commit the same mistake again.—*Macey Monthly*.

Grit is a match for any handicap.

NATION'S AMAZING GROWTH AND RICHES BEAT THE WORLD

Government Report Gives Figures Showing Tremendous Development of Resources and Business.

Just how great a nation the United States is, how rapidly it has grown in population and the tremendous development in a business way are all told in a volume just issued and commonly known as the Statistical Abstract.

At first sight it is not a very entertaining book. It has 700 pages of solid figures and the reading matter is so scarce that one shrieks with joy when he comes across a two-line introduction to a table.

At the same time the Statistical Abstract contains enough facts to supply every country store and debating society with ammunition for a full year and longer. It tells chiefly how much progress we have made from 1800 to 1908.

It is interesting to observe, for example, from the figures of the areas of the various states and territories with which the volume opens, that the total continental area, including Alaska, is about equal to that of all Europe; that while the area conceded to the thirteen original states by the peace treaty of 1780 was 828,000 square miles, their present area is but 326,000 square miles, the other 502,000 square miles forming in whole or in part thirteen other states, while the remaining twenty-four states and territories were created from territory added by purchase or annexation.

Of the 88,000,000 of population occupying this area practically one-third, speaking in round terms, are found in the thirteen original states, another third in the states created from the territory ceded to the common Union by those states, and the remaining third in the area added by purchase or annexation.

East Area Unsettled.

While a large share of the territory of the United States has come under cultivation or individual ownership, the figures quoted in this volume show the amount of land areas still unappropriated and unreserved in 1908 as

754,895,000 acres, of which 368,022,000 acres are in Alaska, 61,177,000 in Nevada, 46,532,000 in Montana, 44,778,000 in New Mexico, and 42,769,000 in Arizona. Swamp and overflow lands are shown to aggregate in round terms 75,000,000 acres.

Developed water-power of the United States is reported at 5,357,000 horsepower, and the number of wheels which it turns at 52,827. The estimated coal supply of the United States is 3,135,708,000,000 tons; while the output from the mines of the United States in 1907, the year of the largest production, was 429,000,000 tons.

Available iron ore is estimated at 4,785,000,000 long tons, and the production of iron ore from the mines of the United States in the year 1907 was 52,000,000 tons, the largest total ever produced in a year. The petroleum areas are set down from reports supplied by the United States Geological Survey at 8,850 square miles, or somewhat larger than Massachusetts; and the gas areas at 10,055 square miles, or slightly more in area than Vermont.

Business activities are illustrated by the figures of the Post Office Department, which show a growth in receipts, chiefly of course from the sale of postage stamps, from practically \$1,000,000 in 1820, and \$5,500,000 in 1850, to \$20,000,000 in 1870, \$33,000,000 in 1880, \$61,000,000 in 1890, \$102,000,000 in 1900, and \$191,500,000 in 1908. The number of letters and postcards sent through the postal system of the United States is given as 6,466,000,000 in 1907, as against 3,263,000,000 handled by the postal service of the German Empire and 3,359,000,000 by the postal service of the United Kingdom.

The telegraph messages sent in the United States numbered 9,000,000 in 1870, 29,000,000 in 1880, 63,000,000 in 1890, 80,000,000 in 1900, and 98,000,000 in 1907.

Great Growth of Schools.

Figures with reference to the school system of the country show remarkable facts. The salaries paid to superintendents and teachers in the public schools, for instance, which amounted to \$38,000,000 in 1870, \$56,000,000 in 1880, and \$92,000,000 in 1890, aggregated

\$138,000,000 in 1900, and \$197,000,000 in 1907.

The number of pupils enrolled in the public schools in 1907 was 16,820,000, and the average daily attendance 11,818,000; while the students in colleges, universities, and schools of technology, who numbered 38,000 in 1880, 56,000 in 1896, and 98,000 in 1900, aggregated 130,000 in 1907.

Wealth of the United States in 1850, according to the figures of the Census Office, was \$7,000,000,000, speaking in round terms; and in 1904, \$107,000,000,000; the average wealth per capita being, according to the same authority, in 1850, \$308; and in 1904, \$1,310. The wealth production on farms, according to the estimate of the Department of Agriculture, was in 1897 \$4,250,000,000, and in 1907 \$7,412,000,000. The aggregate value of crude materials imported in 1870 was \$56,000,000; in 1880 was \$132,000,000, and in 1907 was \$477,000,000.

The total value of manufactures ready for consumption exported in the fiscal year 1908 was \$489,000,000, and of manufactures for further use in manufacturing, \$261,000,000, making a grand total of exports from the manufacturing establishments of the United States in 1908 of \$750,000,000.—*North American*.

DO SOMETHING.

Don't spend your time in dreaming,
Get up and go to work!
Remember Mark Bozarris
And that 'slumberer, the Turk!
This is no time for idling.
The world needs busy men.
There's work at hand in plenty
For all. Get busy then.

Don't loaf and shirk and dawdle.
Pitch in and make things hum!
In that way you can hasten
The glad millenium.
If you have been a dreamer,
Wake up and work! Yes, you!
Take off your coat and practice
And make your dreams come true!

The Business Man's School

Officers of the Practical Education Institute

H. F. C. KRAMER, *President*.

V. O. LAWRENCE, *Vice-President*.

H. C. LOWDEN, JR., *Secretary*.

GEORGE W. BOGGS, *Treasurer*.

BOARD OF DIRECTORS

H. F. C. KRAMER.

V. O. LAWRENCE,
Vice-President Textile National Bank

GEORGE W. BOGGS,
Treasurer Thos. Boggs & Sons, Carpet Mills,
Second Street and Allegheny Avenue

CHAS. H. PASCHALL,
President American 3-Way Prism Co.

WM. BUSH,
Attorney

H. C. LOWDEN, JR.

FACULTY

W. R. WAGENSELLER, A. M., *Principal*.

C. C. MYERS, M. E., *Vice-Principal*.

Assisted by

E. I. FISH.

D. E. WALSH.

A. L. FISCHER.

C. E. KINSELL.

WORLD'S RICHEST HUNDRED

How would it seem to be so rich that you couldn't actually tell how much you were worth except at a rough guess? Wouldn't you like to try it? Yet the following table will show you that there are 100 persons in the world, any one of whom might lose a million dollars, and many of whom might mislay a number of millions, without missing them. And while it is impossible for a very rich man to tell exactly what he is worth, and equally impossible for any one else to tell, the following list, which was compiled in 1907 by the Banker's Magazine, is probably as nearly correct as it is possible to make it. It shows not only the approximate amount of the wealth of the 100 persons, but the source of the wealth. One interesting feature is that nearly 90 per cent. of this great wealth is now in the hands of the ones earning or accumulating it. While some of it is inherited, yet the great bulk of it is in the hands of those who were once poor boys, and who had their own ways to make, and have made it. If you were to study the life history of these men, you would find there is no magic about their methods, but just plain common sense, thrift, an open eye for opportunity and the nerve to grasp opportunity when it came, and an abiding belief in themselves and their ability to make good.

J. D. Rockefeller, U. S., Oil.....	\$600,000,000
A. Beit, S. Africa, Gold, Diamonds.....	500,000,000
J. B. Robinson, S. Africa, Gold.....	400,000,000
Czar Nicholas, Russia, Inherited.....	350,000,000
Andrew Carnegie, U. S., Steel.....	300,000,000
W. W. Astor, U. S., Real Estate.....	300,000,000
Prince Demidoff, Russia, Inherited.....	200,000,000
Emperor Franz Josef, Austria, Inherited..	200,000,000
J. P. Morgan, U. S., Finance.....	150,000,000
Wm. Rockefeller, U. S., Oil.....	100,000,000
H. H. Rogers, U. S., Oil.....	100,000,000
W. K. Vanderbilt, U. S., Railroads.....	100,000,000
Senator Clark, U. S., Copper.....	100,000,000
John Jacob Astor, U. S., Real Estate....	100,000,000
Duke, Westminster, Eng., Real Estate...	100,000,000
Lord Rothschild, Eng., Banker.....	100,000,000
Bar. Rothschild, France, Banker.....	100,000,000
King Leopold, Belgium, Inherited.....	100,000,000
Grand D. Vladimir, Russia, Inherited....	100,000,000
Russell Sage, U. S., Finance.....	80,000,000
H. C. Frick, U. S., Steel.....	80,000,000
D. O. Mills, U. S., Banker.....	75,000,000
Marshall Field, Jr., U. S., Inherited.....	75,000,000
H. M. Flagler, U. S., Oil.....	60,000,000
J. J. Hill, U. S., Railroads.....	60,000,000
Archduke Frederick, Austria, Inherited..	60,000,000
The Sultan, Turkey, Inherited.....	50,000,000

Prince Lichenstein, Austria, Inherited...\$	50,000,000
Baron Bleichroder, Ger., Banker.....	50,000,000
M. Heine, France, Banker.....	50,000,000
Lord Iveagh, Ireland, Brewer.....	50,000,000
Senora Cousino, Chili, Inherited.....	50,000,000
Sir Jervin Clark, Australia, Sheep.....	50,000,000
John D. Archibold, U. S., Oil.....	50,000,000
Oliver Payne, U. S., Oil.....	50,000,000
J. H. Haggin, U. S., Oil.....	50,000,000
Harry Field, U. S., Inherited.....	50,000,000
Duke Devonshire, Eng., Inherited.....	50,000,000
A. Brehm, Austria, Banker.....	45,000,000
James H. Smith, U. S., Inherited.....	40,000,000
Henry Phipps, U. S., Steel.....	40,000,000
A. G. Vanderbilt, U. S., Railroads.....	40,000,000
H. O. Havemeyer, U. S., Sugar.....	50,000,000
Mrs. Hettie Green, U. S., Finance.....	40,000,000
Thos. F. Ryan, U. S., Finance.....	40,000,000
Lord Strathcona, Canada, Finance.....	40,000,000
M. Bertha Krupp, Germany, Steel.....	40,000,000
G. Duke Michael, Russia, Inherited....	40,000,000
Mrs. W. Walker, U. S., Inherited.....	35,000,000
George Gould, U. S., Railroads.....	35,000,000
Pr. Henry, Pless, Germany, Inherited....	35,000,000
J. Ogden Armour, U. S., Meat.....	30,000,000
E. T. Gerry, U. S., Inherited.....	30,000,000
Robert W. Goelet, U. S., Real Estate....	30,000,000
Don Wizperrazas, Mexico, Mines.....	30,000,000
Earl of Derby, England, Inherited.....	30,000,000
Count Henckel, Germany, Inherited.....	30,000,000
J. H. Flagler, U. S., Finance.....	30,000,000
Clause Spreckels, U. S., Sugar.....	30,000,000
W. F. Havemeyer, U. S., Sugar.....	30,000,000
Bishop Kohn, Austria, Inherited.....	30,000,000
F. Schwarzenberger, Austria, Inherited..	30,000,000
Jacob H. Schiff, U. S., Banker.....	25,000,000
P. A. B. Widener, U. S., Street Cars....	25,000,000
George F. Baker, U. S., Banker.....	25,000,000
Duke Sutherland, Scotland, Real Estate..	25,000,000
Duke of Bedford, England, Real Estate..	25,000,000
Duke of Portland, England, Real Estate..	25,000,000
Bar. R. Rotschild, England, Banker.....	25,000,000
Bar. L. Rotschild, England, Banker.....	25,000,000
Duc d'Arenberg, Belgium, Inherited....	25,000,000
Angelo Quinteri, Italy, Inherited.....	25,000,000
M. Noble, Russia, Oil.....	25,000,000
Baron Leitenberger, Austria, Inherited..	25,000,000
Prince Yusupoff, Russia, Inherited.....	25,000,000
Lord Mountstephen, Canada, Real Estate	25,000,000
Queen Louise, Denmark, Inherited.....	25,000,000
Gr. Duke Hesse, Germany, Inherited....	25,000,000
Prince Radziwill, Germany, Inherited...	25,000,000
August Belmont, U. S., Finance.....	20,000,000
James Stillman, U. S., Banker.....	20,000,000
John W. Gates, U. S., Finance.....	20,000,000
Norman B. Ream, U. S., Finance.....	20,000,000
Joseph Pulitzer, U. S., Journalist.....	20,000,000
James G. Bennett, U. S., Journalist.....	20,000,000
John G. Moore, U. S., Finance.....	20,000,000
D. G. Reid, U. S., Finance.....	20,000,000
Frederick Pabst, U. S., Brewer.....	20,000,000
William D. Sloane, U. S., Inherited.....	20,000,000
William B. Leeds, U. S., Railroads.....	20,000,000
James P. Duke, U. S., Tobacco.....	20,000,000
Anth. Brady, U. S., Finance.....	20,000,000
G. W. Vanderbilt, U. S., Railroads.....	20,000,000
F. W. Vanderbilt, U. S., Railroads.....	20,000,000
D., Northumberland, Eng., Inherited....	20,000,000
Lord Armstrong, Eng., Inherited.....	20,000,000
Lord Brassey, Eng., Inherited.....	20,000,000
Sir Thos. Lipton, Eng., Grocer.....	20,000,000
Ex-Emp. Eugenie, France, Inherited.....	20,000,000
Queen Wilhelmina, Holland, Inherited...	20,000,000
Total	\$6,760,000,000



JUST TO SHOW THAT WE ARE GROWING

we are publishing the above cut. THE PRACTICAL WORLD evidently appeals to practical people wherever it finds them, as these cards contain requests for samples and terms of subscription. You will note that one was addressed simply to "The Practical World, Philadelphia," but it reached its destination all right. This is a double compliment, to the Magazine and the Postal system.

THROUGH THE EDITOR'S GLASSES

DON'T FOLLOW THE CROWD

If you ever want to become anything more than one of the bunch, you must have an individuality about you. You must have a mind of your own and allow that mind to direct you. It seems a sufficient reason for many of us if we are able to say, "O, the other fellows went there, and I would rather go with them than go alone." And so we toddle along after the crowd, just like so many little sheep, without asking why the crowd goes that way or without using our own heads or our own judgment in the least.

It is the man who does something no one else ever thought of doing or ever dared to do, who is counted great in the world's history. The mere shadow or follower is a nobody, accomplishes nothing, and is useful only to swell the census.

HE WAS AFRAID OF THE MAN OVER HIM

The writer recently called in an office where only a young man was present—all those having the control of the business being temporarily out of the office. The young man seemed for a moment quite embarrassed and ill at ease until the writer's business was made known, when he was perfectly at home again and ready to talk intelligently and interestingly.

He finally gave the reason for his perturbation when he said, "I thought for a minute that you were a representative from the head office, and I had not got things in a very good shape yet this morning." Here was the trouble. The young man knew things were not in the shape he would like to have the man over him see them, and yet he was sitting idly at his desk, reading the morning paper, instead of putting them in shape. A few minutes' work and he would have been glad to have the home office representative call, for he could have shown him a well arranged office, but he preferred the base-ball news to the satisfaction of knowing that his work was well done. No employe can face his superior cheerfully with the knowledge that he is not doing his work satisfactorily, for even if the manager should not condemn him his own sense of justice will.

AS A MAN THINKETH

"As a man thinketh in his heart, so is he." When these words were first spoken it is quite probable that the listeners did not grasp the true meaning of the words as well as we do, for we are coming more and more to understand that not only are a man's *actions* the result of his thoughts, but that the whole man—body, mind, character—are the direct reflection of his dominant mental processes. In short, *we are what we think we are*.

We cannot live an elevated life and think low and groveling thoughts, neither can we descend into the depths of misery and degradation if our minds are on the higher things of life. We cannot live on the house-top if our thoughts are in the cellar. We cannot live the life of a statesman and think the thoughts of a ditch digger. We cannot live a moral life and think the thoughts and have the desires of a criminal.

And the surest thing in the world is, that others will know what you think of yourself and will rate you at your own estimate. If you hold up your head and throw back your shoulders and look the whole world in the eye and say, and *believe*, "I am a MAN, made in the divine image and endowed with divine attributes and principles," the world will take you at your own rating and will give you the high places at feasts and the high offices in the government of the nation.

If you, a student, say, "I have a divine destiny to fulfill. I have but a short time in which to prepare for it and I must do my best in that short time," then your work will become a passion with you and time will be all too short in which to accomplish what you most desire. There will be no dragging hours and tedious time of study then, but each hour will be looked upon as an opportunity to acquire just that much more knowledge and that much better preparation for the work which you must soon perform.

Everything depends upon the mental attitude in which you attack your work. If you think, "O, well, it doesn't matter; just so I make good with the boss and do enough to hold my job and get my pay envelope," your

work will be a punishment and every hour of labor a torture. You can think yourself out of a job or you can think yourself into the highest position in the gift of the firm.

Every young man on entering an office the first time as an employe should set his face towards the president's desk and always keep in mind that goal. If you *think* president long enough you will act like one some time. Carnegie says, "I would not give a fig for a young man who does not already see himself the partner or head of an important firm." If you *think* a clerkship is good enough for you, *it is*.

Have you the blues? It's all in your thoughts. Get out in the sunshine. Breathe the fresh air. Commune with nature. Stop thinking blue thoughts. And you will find, almost before you know it, that there really wasn't much the matter after all. Certainly not enough to miss a meal over. It doesn't pay to think blue thoughts.

Have you been thinking hard or uncharitable thoughts about your neighbor? Dismiss them. Ten chances to one he is better than you and even now may be planning to do you a kindness. At the best your thoughts will only lead you to do something you will surely be sorry for in the afterwards. It doesn't pay to think hard thoughts.

You can think yourself a worm, a clod, a nobody, and you will be a worm, a clod and a nobody. You can think yourself sick and if you are not sick you soon will be. Yes, you can think yourself into the grave, and if you are not there, the world and yourself would be better off if you were. But there is no use in it. It doesn't pay to treat yourself in that way. You have too big a mission in life to minimize yourself in any such manner. Think big thoughts and big results will be the natural outcome. Think your work better and of more importance than anybody else's work and your firm the best of its kind in the city, and to you it will be and others will soon begin to think in the same way. Think your friends are the best and the truest man ever had and your thoughts will soon react upon you and they will think you the best fellow they ever knew. Like begets like, and if you think well of

others it will return to you a hundred fold. Watch your thoughts, for "As a man thinketh in his heart, so is he."

DESIRE

Oh, the ripe, red apple which handily hung,
And flaunted and taunted and swayed and swung,
Till it itched your fingers and tickled your tongue,
For it was juicy and you were young!
But you held your hands and you turned your head,
And you thought of the switch which hung in the
shed,

And you didn't take it (or so you've said),
But tell me—didn't you want to?

Oh, the rounded maiden who passed you by,
Whose cheek was dimpled, whose glance was shy,
But who looked at you out of the tail of her eye,
And flirted her skirt just a trifle high!
Oh, you were human and not sedate,
But you thought of the narrow way and straight,
And you didn't follow (or so you state),
But tell me—didn't you want to?

Oh, the golden chink and the sibilant sign
Which sang of honey and love and wine,
Of pleasure and power when the sun's ashine,
And plenty and peace in the day's decline!
Oh, the dream was schemed and the play was
planned,
You had nothing to do but reach your hand,
But you didn't (or so I understand),
But tell me—didn't you want to?

Oh, you wanted to, yes; and hence you crow
That the *want to* within you found its foe,
Which wanted you *not* to want to, and so
You were always able to answer "No."
So you tell yourself you are pretty fine clay
To have tricked temptation and turned it away;
But wait, my friend, for a different day!
Wait till you want to want to!

—Edmund Vance Cook.

Vigilance in watching opportunity, tact in daring and seizing upon opportunity, force and persistence in crowding opportunity to its utmost of possible achievement—these are the martial virtues which must command success.
—Austin Phelps.

There is a time for everything and everything for the man who knows how to use that time.

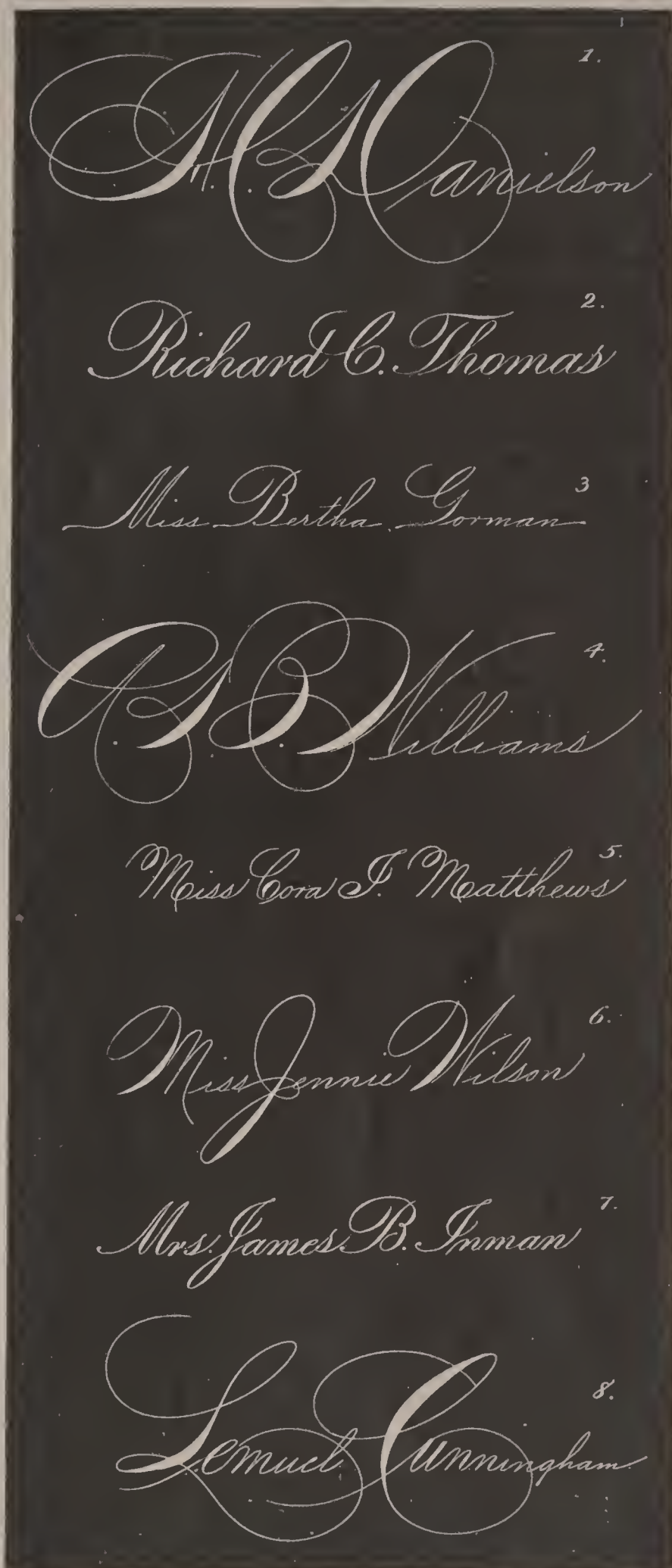
(Key to shorthand in July number.)

Importance of Habits of Attention. The importance of habits of attention cannot be overrated. The power of controlling one's own mental faculties, of directing them at will into whatever channel the occasion may demand, of excluding from the mind all irrelevant ideas, and concentrating the mind on the one object of thought, is a power of the highest value. It is in this that we find the principal difference between one mind and another in the realm of thought and knowledge. Mental power is, to a great extent, the power of attention. One of the principal elements of genius is strength of will to control the mind and command the mental energies.—*Brooks.*

Importance of Culture of Memory.—The importance of a good memory is universally acknowledged. It is of great value in every department of life,—in business, in study, in science, in every avocation or profession. The man who can carry the details of his business in his memory finds it not only a great convenience, but an economy of time and labor. The special time for the culture of the memory is youth. The habits of the mind are then formed, and the power of memory depends largely upon mental habits,—upon the habits of attention, concentration, systematic thought, etc. Careless habits of reading, study, and observation manifest themselves in impaired powers of retention. The mental dissipation of novel and newspaper reading exercises a pernicious influence on the memory, and young people should be carefully guarded against acquiring them.

This training of memory should be continued through life. The tendency of advancing years is to lead to forgetfulness. The habit of conversation and an occasional review of one's knowledge will keep the acquisitions somewhat fresh and make them more easily recalled. The daily practice of systematic reading and study, with frequent reviews of what is read, will aid in preserving the memory comparatively strong into good old age.

(Continued in September issue.)



We will write cards in any of the above styles at the following prices:

12 cards		\$ 20
25 "		35
50 "		60
100 "		1.00

Order by Number

PRACTICAL EDUCATION INSTITUTE

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

INSTRUCTIONS

(This series of lessons was commenced in the April issue. If you subscribe immediately you will receive the back numbers of the magazine, without cost, giving you the full course.)

PERSONAL ACCOUNTS

Personal accounts are those which are kept with persons, firms and corporations. Because of the great percentage of sales and purchases in every-day business life being made "terms credit," or as is known in bookkeeping "on account," these accounts are necessary in order to find out what we owe others and what they owe us.

If one of your customers should come into your place of business and buy a bill of goods without paying for it, you would, of course, charge him by putting the amount in the debit column of his account. Later, if he should call and pay you, you would credit him by putting the amount in the credit column of his account. If, on the other hand, you should buy goods from a party on account, you would credit that party in your books, for you owe him,

having received something of value without giving anything in return for it. When on the maturity of the bill you pay him, you would debit him, for you are now going out of his debt.

From the explanation just given, we can deduce the following general rules:

- 1. Debit the receiver when he gives nothing in exchange at that particular time.
- 2. Credit the giver when he receives nothing in exchange at that particular time.

Using these rules, trace through the ledger given below the following transactions showing our dealings with Joseph A. Smithfield, Philadelphia.

July 1, 1909, sold him on account a bill of groceries amounting to \$40.20; July 5th, sold him a bill of notions amounting to \$2.80, receiving from him to apply on account \$20; July 8th, received from him \$15 cash; July 9th, sold him a bill of dry goods amounting to \$25; July 12th, he again pays us on account \$8; July 19th, he pays us on account, \$10; July 24th, we sell him on account a bill of groceries

Joseph A. Smithfield									
1909						1909			
July	1	(Received from us)	40	20	July	5	(Gave us)	20	
	5		2	80		8		15	
	9		25			12		8	
	24		10	20		19		10	
						26		10	
								63	
							Balance *	15	20
			78	20				78	20
Aug.	1	Balance	15	20					

amounting to \$10.20; July 26th, he pays us on account \$10. How does our account stand with him on July 31st?

In writing the headings of the ledger accounts for personal accounts, it is not safe to use the surname alone, as, Jones, Williams, Smith, Taylor, etc., since, in the course of business, there may be several customers having the same surnames. It is better to write the initials or the given name in full.

METHOD FOR CLOSING PERSONAL ACCOUNTS.

To balance and close a personal account, first add up each column, putting the totals or footings just underneath the last item in very small pencil figures. Then find the difference between the two sides and put it in red ink on the smaller side, giving date on which account is balanced and placing in the explanation column the word "Balance," after which, rule the account the same as explained previously for the cash account. After the account is closed, bring below the red ruling the word "Balance," the amount and date balanced, putting them on the opposite side in black ink.

When the debit side of a personal account is the larger, as is the case in the ledger example given, it shows that the person owes the business an amount equal to the difference, this being called a resource. If, however, the credit side of the account is the larger, it shows that the business owes the person the difference, thus causing a liability to the business.

If on footing up the debit and credit sides of a personal account we should find them to be the same, the account closes itself and all that is necessary is to rule it as explained previously. Many bookkeepers do not balance and close personal accounts at the end of each month, preferring to close them only as they balance themselves. Either way is correct. The adopting of one or the other way depends quite frequently upon the amount of business transacted during the month.

There never was a good enemy who would not make a better friend.

Those who live within their incomes are likely to live without worry.

Home Office, 5622 Lansdowne Avenue

Dr. J. N. MYERS

Dentist

4217 LANCASTER AVENUE

(SECOND FLOOR)

PHILADELPHIA

Preston Bell Phone, 2651 A

An Established Firm of 20 Years' Practice that Makes EYE WORK a Specialty



No drops used to detect errors of the eye. Only scientific instruments.

Broken lenses replaced. Prescription and astigmatic lenses at low prices.

Our one-piece Invisible Bifocal for seeing near and far is the finest lens made, and should be seen by those that need two pairs of glasses.

CONSULTATION FREE

FLANAGAN OPTICAL COMPANY

3 South Thirteenth Street, Opposite Wanamaker's

FORMERLY 1227 CHESTNUT STREET

Bell Phone, Preston 3900

Established 1902

S. SNYDER

Fashionable

LADIES' TAILOR and HABIT MAKER

4064 Lancaster Ave., Phila.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

How is Your Memory?

A Special Class in Memory Culture will be
Conducted by

PROFESSOR S. TUDOR STRANG

At the PRACTICAL EDUCATION INSTITUTE

Beginning ✕ ✕ September 1st, 1909

PROFESSOR STRANG is widely known as a mental specialist and his system of Memory Training has produced wonderful results in thousands of cases. He will be one of the regular instructors in the College and all our students will thus have the benefit of a training practically impossible to secure anywhere else, without a heavy expense.

Professor Strang has made marvelous progress in the training of the Memory, only a few weeks' instruction enabling the student to add long columns of figures at a glance, and we expect our students, by the help of his instruction, to be able to complete their work in a much shorter time and with a more thorough understanding of the subjects than they otherwise could.

A Class of Business and Professional Men is now being enrolled for these lessons alone and special arrangements will be made for those who wish to take advantage of the instruction of this eminent specialist.

No matter what your position, a better memory will enable you to get more pleasure out of life and better results from your labors. Come in and talk it over with us before you forget it. You **WON'T FORGET**, after you have completed this series of lessons.

PRACTICAL EDUCATION INSTITUTE

Market and Thirteenth Streets

PHILADELPHIA, PA.

A TALK TO THE BOSS

Do not expect from an employe brain results beyond his capacity. You are pretty safe in assuming as a general principle, that each man is doing the best he knows how. Consider this before passing severe judgment. If you have a full-grown man, perhaps with a family, drawing \$12 to \$15 a week, ordinarily speaking, you have no right to expect from him the same broad judgment that you yourself should have or that your superior officers should have. If he possessed such judgment, he would hardly be occupying the position he does.

Nor should you expect an employe to handle his work with the highest degree of efficiency if you constantly crowd him for output. Give him time to do his work properly. Of course, the all-important thing is to know where to draw the line. The employe must turn out a reasonable amount of work per day, and he must do it with a reasonable degree of accuracy.

After all, the solution of this problem lies in each man educating himself to the habit of reasonable accuracy. "Do It Now!" is a good motto, but "Do It *Right* Now!" is a better one.—*P. F. Bunn.*

POSITION OF DEBITS AND CREDITS

Every now and then some one inquires the actual reason why debits are placed on the left-hand side of a ledger or trial balance and credits on right-hand side.

Most accountants reply: "Because it is the custom." Many students of accountancy, however, agree that the reason is because in the primitive days of accountancy, before double entry was used, the debits were always entered first on some kind of a record. Afterwards when the credits had to be entered there was no room for them except on the right-hand side. Consequently debits on the left-hand side and credits on the right has become an accounting custom.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

SIX DOLLARS FOR A CENT

"A penny saved is a penny earned, may be a good maxim," said the occupant of bachelor apartment No. 807; "but it doesn't always apply. Economy means bankruptcy sometimes."

"How do you figure that?" asked the occupant of apartment No. 809.

"I tried to save a penny this morning," said 807, "with disastrous and expensive results. I had opened my hall door to pick up my morning paper. As I stooped, a cent dropped from my trousers pocket and began to roll down the hallway. I ignored the paper and made a snatch at the cent, which, however, eluded my grasp. The sudden exertion and strain caused my eyeglasses to fall from my nose, both lenses being broken, of course. Just then a gust of wind from the open windows of my apartment caused the door to close behind me, and there I stood in my shirt sleeves in the hall, my penny gone, my glasses gone, and my newspaper too, for that had in the meantime blown down the hall and out of the window. In addition, my rear suspender buttons were torn off by my sudden lurch at the penny, and incidentally I crushed a half-dollar's worth of cigars in my vest pocket. Altogether, I calculate that that cent cost me just six dollars."

I admire a sincere man, and so do you. I hate the jollier. It is your friend who criticises you and your enemy who flatters you. Your friend is sincere, wants you to improve, and tells you when you are wrong, and the man who tells you that you are the best fellow on earth when you are doing wrong, isn't your friend, because he is encouraging you to continue to do things that aren't right. Therefore, accept criticism that way, because it is your friend.

Resident and Correspondence Courses in

ART **CARTOONING**
DESIGNING or
ILLUSTRATING
G. H. LOCKWOOD, ART INSTRUCTOR
 20 years experience. Author of first and latest, most thorough and practical, Art Courses in U. S. Successful graduates furnish "THE PROOF." Guarantee plan. 3 nifty catalogues and copy STUDENTS ART MAGAZINE for stamps. Lockwood-Stoltz Art School, Kalamazoo, Mich. Dent.

L. CURCIO

MODERATE PRICE

Ladies' Tailoring

Invitation extended to all to inspect my goods and styles

1519 Walnut Street

Mortgages

Investments

EDWIN H. BEATTY

Real Estate Broker, Conveyancer

Suburban Properties a Specialty

52d and Locust Sts., Philadelphia

Bell Phone

DRINK

Coca-Cola

IN BOTTLES

A WHIRLWIND OF DOLLARS !

To Agents, Storekeepers and enterprising persons.

SELL POPULAR SHEET MUSIC

Greatest selling proposition in the market. Enormous demand, tremendous profits.

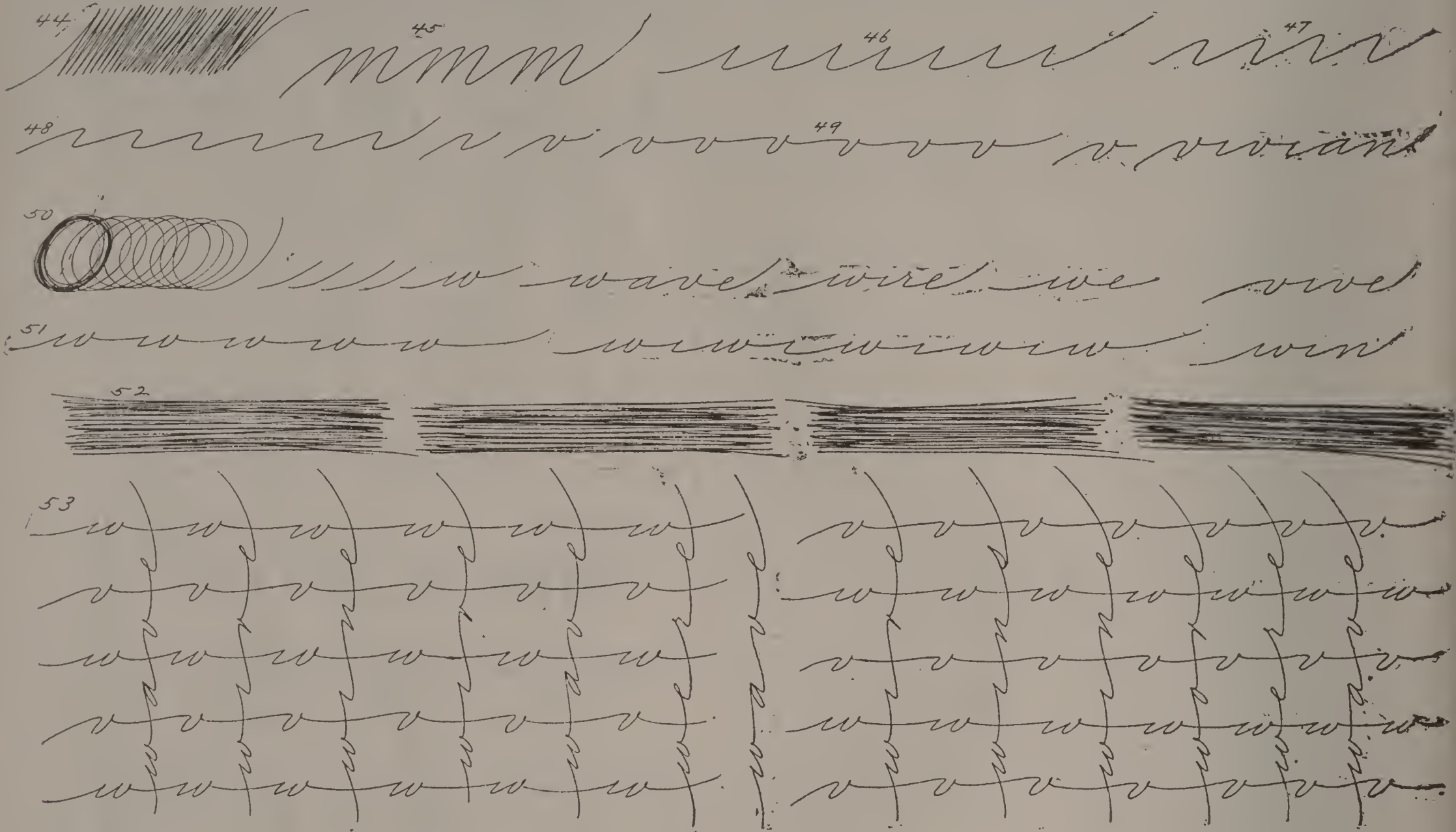
Send 25 cents, receive four complete copies and particulars

Enterprise Music Co.,

1949 North Twentieth St.
 PHILADELPHIA

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST, Practical Education Institute



INSTRUCTIONS

(These lessons were begun in the March issue. All previous issues can be secured by addressing the office, or if you subscribe this month, the previous numbers will be included in your year's subscription.)

44. Make this straight line exercise a full space in height and entirely with the forearm movement. Keep your paper in the proper position.

45-46. Carefully distinguish between the m's and the u's. Make the down stroke in the letters close together with the connecting strokes long and movement free.

48-49. Development of "v." Make the exercise as indicated with all turns round and all curves compound. Notice carefully the form of the letter. Make it narrow, retracing the upstroke slightly and finally finishing with a horizontal curve. Write pages of the word "Vivian," writing about seventeen words per minute.

50-51. Here we are working for the small "w." Notice the difference between the initial stroke of the "w" and that of the "v." The "w" has sharp turns at the top and round at the bottom. The last part of the "w" is the same as "v" and much narrower than the first part.

52. Let the arm swing lightly from side to side in this exercise, making your strokes close together. Make each block about two inches long, or four to the line.

53. Another spacing exercise. Practice these exercises constantly that you may secure a uniform movement, and space your letters regularly. Be sure that your connecting strokes are of the same length, which will place your letters the same distance apart. Write across the ruled lines first; then turn and write across your own work.

(Continued next issue.)

JAPANESE BUSINESS PRECEPTS

Sacrifice little losses to enjoy great gains.

Luck hovers around the house of smiles.

A good speech is a short one, so is a letter.

When asked for the chisel, give the hammer also.

Of all enemies, your own negligence is the very worst.

There is no mercantile success without fine diplomacy.

Wealth and happiness are the production of effort.

To get a large return from men, overlook small faults in them.

One's business ability can be measured by one's borrowing capacity.

No risk, no prize; he who dare not go to the tiger's den, can not get a cub.

The sample, the advertisement and the sign over the store should tell the truth perfectly.

The hard business machine works quicker when greased with the oil of humane and kindly consideration.

First choose the right time, next the right place and then unite your forces in harmonious operation.

Gather profit in business as if you were cropping the leaves from the tea plant, leaving the young buds for the next gathering.

\$1,000,000 A DAY

Is spent for sugar in the United States. According to the official statisticians at Washington, 7,089,667,975 pounds of sugar were consumed in this country last year, or about 22 per cent. of the entire world's production of sugar.

Of this amount, 667,000,000 pounds were used in the manufacture of candy for which the country paid \$130,000,000; \$30,000,000 being the manufacturer's and dealer's profit.

Of the sugar used in the United States, 21.3 per cent. is produced here, 17.7 per cent. in our island possessions and 61 per cent. in foreign countries.

There are now about 40,000 persons employed the whole year round in the manufacture of candy in about 400 factories in the United States.

QUENTIN'S**VELVETTE
VIOLETTE****BATH POWDER**

Makes the skin soft as Velvette—A delightful luxury in the bath—At Druggists and Toilet Counters
25 Cents—Or by mail

CHAPMAN & RODGERS, Inc.

510 Arch Street, Phila.

**Damp Wash
For 50 Cents**

¶ Your weekly family wash done by the most modern *sanitary* method, returned within 48 hours, ready to iron.

**BLUE MONDAY CHANGED
TO SUNNY MONDAY**

¶ *Colored Clothes and Flannels* each washed separately by special methods.

¶ Give us a trial and be convinced of the *benefits* derived by having your weekly wash done by

The Damp Wash Laundry Co.

226 Ashmead Street

Phone, Gtn. 12-53

GERMANTOWN

K. SHOIFER**General Upholsterer**

All kinds of Furniture Repaired
Parlor Suites and Window Shades Made to Order

Paper Hanging & Decorating

3826 Lancaster Ave., Phila.

Publicity Department

Of the Practical Education Institute.

128 POSITIONS

Were reported filled by our Publicity Department in our last issue. We are now well started on our second "century," and expect to reach the end of it by the time we are a year old. And yet we are unable to fill all the vacancies offered us.

The following persons have been placed in positions since our last issue:

Mary Earner.....	Horace D. Reeve Co.
Clara Hofkin.....	Heralds of Liberty Ins. Co.
Hugh Kennedy.....	Child's Restaurant.
Mae Friend.....	Howe Co.
J. G. Black.....	Philadelphia & Reading R. R. Co.
Grace Kinkley.....	L. Oppenheim.
Zellah Reuben.....	Frowert Advertising Agency.
Bessie Duffy.....	Whiting Lumber Co.
Wilberta Norris.....	Chas. Warner & Co.

and of our former students, **The Underwood Typewriter Co.** has placed

May Ewing with.....Pillsbury Flour Co.

and **The Remington Typewriter Co.** has placed

Nathaniel Shapiro with.....Thompson Forest Co.

IT TAKES MORE THAN "KNOWING HOW" TO MAKE A BUSINESS MAN

No man has ever been known to make a shining success in business who did not put business above and before everything else in all his plans. If he was satisfied in attending to business when there was nothing else of more interest to be done, his life as a business man would be very short. This is brought forcibly to our minds by a visit a few days ago to a young man who had attended a school in a neighboring city, but had never secured employment and was now waiting for something to "turn up."

Of course we were under no obligations whatever to him, but in order to become acquainted with him and his friends, and secure the good will of the people of the community, we asked him to visit us and register in our Publicity Department,—taking a little

test so we could see what he could do,—and let us assist him into a good position, without charging him a penny for our services. He replied, "Well, next week I have arranged for my vacation, the week following my company goes to Sea Girt for the summer vacation, so I will be busy until after the first of August. Then I may come around and see you."

And all this time what do you suppose the young man was doing? Living off the labors of his mother and making no apparent effort to assist in any way to carry the burden of his own support. Just waiting for something to turn up, and when a chance was offered him, put two weeks of pleasure between himself and the possibility of immediate employment.

It requires much more than a knowledge of bookkeeping or shorthand to make a business man or even a valuable clerk or assistant. The young man referred to had been out of school more than two months, yet he must take two more weeks' vacation before considering a proposition which might lead him into a good position.

The unemployed young man,—the beginner just out of school—should let nothing stand between him and an immediate start on his business career. No matter about the vacation. A change of work is better than any vacation, especially to a man under twenty, and the most important thing is to find your place and get busy at once. An employer wants to know where you have spent your time since leaving school, and if you have been idle for several months it will create an unfavorable impression on him from the start. It will be hard to convince him that you might not have found something if you had been in absolute earnest, and he does not want anyone who puts his own pleasure before the business of his employer.

This department has assisted many young people to find satisfactory places, but it can-

not pick you up and throw you into one. We can only introduce you and recommend you and you must then make your own impression and win or lose on your own merits.

If you are idle, do not remain so another hour without placing yourself in the way of a position by registering with us. If we cannot help you we certainly won't hurt you, and the chances are greatly in favor of our being able to help you if you can do something the business man wants done. That is the final test—Can you do the work?

RIGHT MAN IN WRONG PEW

In a Western city the town hall has found itself for some time crowded with the offices of many public officials with varying functions, and among these is a room set apart for the police surgeon, who examines applicants for places in his department.

The surgeon was in a great hurry one day when there came to him a well set up young Irishman from the country.

Before the young man could open his mouth, the surgeon gave this laconic command, "Strip!"

Wonderingly, the Irishman obeyed, and suffered himself to be duly measured, punched, pounded, and generally pushed around.

"Jump over that chair!" the surgeon finally growled, indicating a piece of furniture.

Still dazed, the young fellow obeyed, and managed to bark his shins.

"Now run around this room five times!" the police surgeon ordered, as surly as before.

"I'll be hanged if I do!" exclaimed the young Irishman, now thoroughly aroused. "If I've got to go through any more foolishness like this, I'm going to stay single." And he flung himself out of the room before the official could stop him.

ENOUGH FOR ONE

He—"And do you think, dearest, you are ready to come with me and live on my income?"

She—"Oh, yes, love—if you can get another income for yourself."—*Illustrated Bits.*

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not tolerated, Everything sold is in good taste and correct form. :: :: ::

JACOB REED'S SONS

Clothing, Haberdashery, Headwear, Auto Apparel and General Outfittings for
:: Men ::

1424-1426 Chestnut Street

VELOSOGRAPH

E
L
O
S
O
G
R
A
P
H



V
E
L
O
S
O
G
R
A
P
H

VELOSOGRAPH

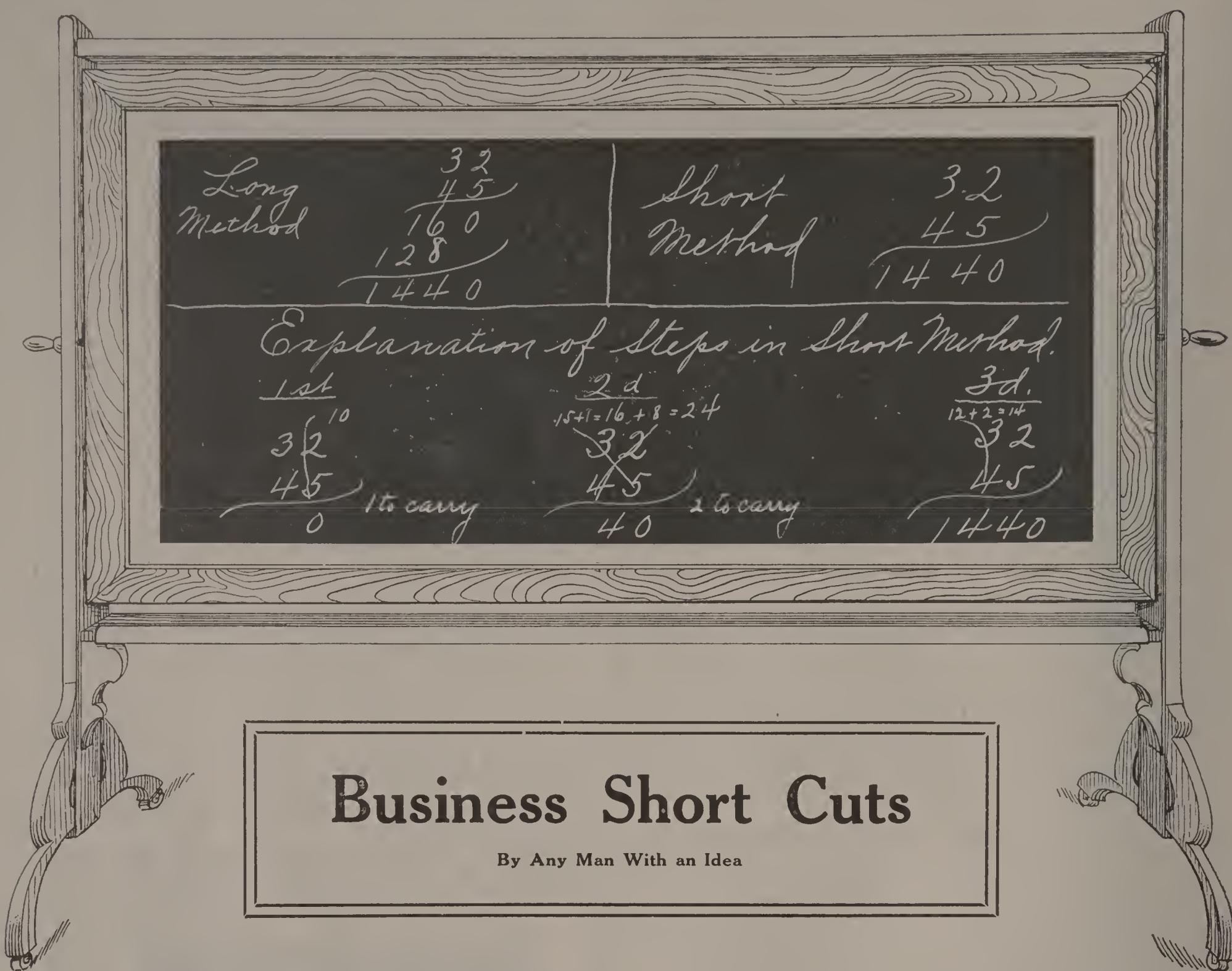
SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting on the market. Write

JOHN A. WATTERSON

Complete dictation outfits
for school or individual use

Box No. 1225, Pittsburgh, Pa.



BUSINESS SHORT CUTS

In order that a short cut of any nature whatever may be employed for the gaining of time, it is necessary that the user becomes so familiar with its different principles that he can do the work without hesitating in the least, otherwise the short cut becomes a hindrance instead of a benefit. To gain this familiarity with the underlying principles, do not be content with working one or two examples, but continue practicing faithfully and you will be surprised at what you can make figures do for you. Learn to read figures at a glance instead of stopping to count them, just the same as you have learned to read words at a glance without stopping to spell them.

The processes of multiplication given in our magazine up to this point have been applicable to certain combinations only. The method we are now about to explain, however, is one

which can be applied to all numbers. It is founded on the same general principles that underlie the long method of multiplication, differing from that method only inasmuch as part of the work is done mentally.

The method of multiplication which we will explain in this issue is known as cross multiplication. In the blackboard explanation we have not only given the work according to the long and short methods, but we have analyzed each step of the short method.

EXPLANATION.

In the first step, multiply the units together ($5 \times 2 = 10$), setting down the 0 of this product as the unit figure of the answer and carrying the 1. Now multiply the tens figure of the multiplicand by the unit figure of the multiplier, and to that product add the one carried from the last step ($3 \times 5 = 15 +$

1 = 16); retain this product mentally and to it add the product gotten by multiplying the unit figure of the multiplicand by the tens figure of the multiplier ($2 \times 4 = 8 + 16 = 24$). Place the 4 as the second figure of the answer, carrying the 2. Now multiply the tens figure of the multiplicand by the tens figure of the multiplier, and to the product add the 2 just carried ($3 \times 4 = 12 + 2 = 14$). Place the 14 as the left-hand figures of the answer, giving us a completed answer 1,440.

JOKE TURNED ON THE JOKER

Two young men, Adam and Jake, who occupied adjoining stores in a small Western town, were intimate friends, relates The Bohemian Magazine. When business was dull they visited back and forth. Each was fond of a joke. One cold and blustery day, when customers were few, Adam sat behind the stove in Jake's store. A young woman, a stranger, came in, and Jake stepped forward to wait on her.

"I am soliciting subscriptions for the fresh air fund," said she.

"You'd better speak to the proprietor about it," Jake said, politely. "You will find him a very liberal man. He is back there by the stove."

Jake grinned as the young lady approached Adam, and re-stated her case.

"How much are the merchants generally giving?" Adam asked with grave interest in the cause.

"Some are giving as much as a dollar, but we are grateful for any sum, however small."

"Jake," said Adam, with an air of authority, "give the young lady two and a half out of the drawer."

And Jake had to fork out.

Fortune never knocks at the door of indifference.

Success after forty is won by working for it like sixty.

Aimlessness spends its time going nowhere and coming back.

"The Mail Order Man"

A LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, "Mail Order Advertising" (telling how to advertise a mail order venture) and "Right Way of Getting Into the Mail Order Business," all for 50 cents.

*One copy of "THE MAIL ORDER MAN," with Booklets, 20 Cents.
NONE FREE*

ROSS D. BRENISER
908 P. Chestnut St., Philadelphia

Cut Flowers...

Keystone
Telephone

C. E. PIERCE
Flowers



**Wedding Decorations
and Funeral Designs**



4033 Lancaster Avenue

PHILADELPHIA

WE MAKE

Unequaled, Imperishable Photographs, from Oil Paintings, Ivory Miniatures, Daguerreotypes, Tintypes, Kodak Pictures, Post Cards, and from life. Our prints will positively Never Fade

CHARLES TRUSCOTT

Specialist in Photography

...HALE BUILDING...

S. W. Cor. Juniper and Chestnut Streets

PHILADELPHIA

Elevator entrance in Postal Telegraph Office.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Correspondence Course

Of the Practical Education Institute

SOME OF THE BENEFITS OF HOME STUDY

The beginning of a new school year is just at hand. The students of the public schools and many of the colleges have been taking their vacation, that is, spending two months with absolutely nothing to do and practically no opportunity to advance themselves in any way. They must wait until the almanac tells them it is again time to begin their mental training and to prepare for their proper place in life.

But in the meantime life has gone on. Business houses have not closed their doors; the great transportation systems have not missed a train; *nothing* has stopped but your preparation to take part in all this.

The young man just on the threshold of life has little time for vacation, but should push through his period of preparation just as rapidly as he can, and then, when he is settled in a good position and is on the way to the top, a vacation will mean something to him and he will be entitled to take it without suffering any loss by so doing.

In our Correspondence Course there are no vacations, but you can study constantly and progress continually and complete your preparation without loss of time even from rainy days or street car strikes. Your lessons are always before you, any spare minute can always be used to advantage, your rate of progress is in your hands, your instruction is always individual and personal to you, and everything is in your favor. Every idle moment is an opportunity for advancement to the home student, and the time that must be wasted in the public schools will place you many steps ahead if devoted to our Home Study Course.

Seek a position, of course, but don't forget you're looking for a job.

WHERE DID YOU SPEND LAST EVENING?

Did you go to your bed knowing no more than when you awoke in the morning? Did the day mean no advance to you toward a better position or a firmer grip on the "worth while" things of life? In short, did you merely spend your working hours in your ordinary occupation and count the three hours after supper as of no consequence?

If you have already reached the highest place in life possible for you to occupy, all right. You can afford to do it. Otherwise you can not. If you still have unrealized ambitions or if you are still unqualified to enter the life you wish to follow, you cannot afford to waste three of the best hours of each day, and thus delay your success by those multiplied hours.

The man who puts his soul into his work takes no account of time except to see that none of it is wasted. The man preparing for something better must do more than the mere duties of his present position; he must learn the work of the man higher up while doing his own work.

In your efforts to reach the top you will find very little help except what you give yourself. Nobody is going to pick you up and carry you, and the elevator isn't running. You have got to make your own way and make it *alone*. And you cannot do that with three hours a day thrown away, can you? Why, with those three hours rightly applied, you could complete almost any one of our courses in a year's time.

If you are a good bookkeeper or stenographer, you could prepare yourself for a Government position in a few months by the intelligent use of those three hours. If you have a fair common school education you could prepare for any one of a dozen positions paying from \$600 to \$900 per year, with possibilities reaching up into the thousands. And some-

BODY is going to get these places, too. Why not you?

Compare these possibilities with what you are doing now and see if you can afford to spend all your evenings as you spent last evening.

WHY HE WAS FIRED

Orders given by a business executive to employes may be prompted by conditions which are not always necessary or feasible to explain in detail. The policy of a house must be determined by influences, often variable, that make peremptory rulings advisable and at times apparently inexplicable.

A story is told of the Rothschilds, the most famous family of financiers in the world, to illustrate the strict obedience which they at all times exacted from their employes, high and low. They once had an agent in New Orleans, a young and alert fellow who kept his eyes and ears open. They telegraphed him to sell their cotton holdings on a specified day. Believing that he had better information on the local market than his employers, he held the sale over four days and netted an extra profit of \$40,000. He proudly notified the Rothschilds of his achievement and forwarded the bonus. The Rothschilds returned the amount intact with a cold note that ran:

"The \$40,000 you made by disobeying our instructions is not ours but yours. Take it. Your successor sails for New Orleans today."
—System.

Opportunity knocks, while the weary one expects it to push the button.

Few new things remain to be done, but all the old things can be better done.

It is the aim of every manufacturer to supply a better grade of goods at a lower price than the other fellow. This study to maintain a balance between grade and price devolves about the details. System is one of the greatest aids to this end.—*Morris Selz.*

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Can We Serve You in Any Way?

Engraving

General Lettering and Monograms on Watches, Jewelry and Silverware. Up-to-date, reasonable prices. Monograms for Automobiles and all Leather Goods. Ornamental and General Engraving. Students instructed in the art; terms reasonable.

T. W. HITCHCOCK, 11 N. 13th Street

Bell Phone, Market 22-38

Keystone Phone, Main 28-33

PHILADELPHIA COFFEE ROASTING CO.

15 N. Second St., Philadelphia

FREE 1 lb. of COFFEE
38 cent

To any one buying 5 lbs. of any of our Coffees, prices, 15c to 38c lb. Wholesale prices in 5-lb. lots

Come in and see it being Fresh Roasted every day. We guarantee we can give you Coffee better, fresher, and 25% cheaper than any other store in Philadelphia.

Bell Telephone

All Work Guaranteed

THE Talman Addressing Company

N. W. Cor. 9th & Filbert Sts., 3d floor

W. WALTON LEAP, Manager

WE

Address Envelopes and Wrappers

Fold and Mail Circulars

Wrap Newspapers, Etc.

Deliver Circulars, Samples and addressed matter in this city and nearby towns

No matter how small or large the order, we can execute it rapidly and cheaply. Let us give you an estimate on anything you wish to mail or have distributed.

A specialty made of distributing circulars, samples, invitations and calendars by hand.

If you desire the addressing done at your office we can send competent men.

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

REPRODUCING FOREIGN STAMPS

On another page you will notice a reproduction of two postal cards, one from Amsterdam, Holland, and the other from Basle, Switzerland. The engraver at first refused to reproduce these cards for us because the laws of the United States governing the imitation of anything of that nature,—either stamps or currency,—are very strict and it is a punishable offense, equal to that of counterfeiting. The matter was taken up with the postal authorities here in the city and the fact that it required investigation on the part of four different men in the inspector's department before we could be assured that the postals might be reproduced, shows that the governments are very strict in matters of this kind. The final decision was that the postal authorities of the United States have no jurisdiction over the stamps of a foreign country, but that no reproduction of a United States stamp of any denomination, even if canceled, would be allowed. This is a point worth remembering and may save some reader some trouble at some time.

BEGIN AT THE BOTTOM

No matter how well educated a man may be he must start in railroading at the very bottom. I recall an instance of a Yale graduate who did this not many years ago and who is now one of the leading railroad men in the West. He started as a brakeman in Minnesota, then he went to a little country town in Michigan as assistant station agent. Next he was sent to Arizona, then to California; from there to New Mexico, then back to California, holding successively positions of greater importance until he is now near the top of the profession.—*Edward H. Harriman.*

If at first you don't succeed, don't count the first time.

A BRAIN TEASER

A subscriber has given us the accompanying teaser and asks us to see how many of our readers can solve it. Write in the vacant squares any number from 1 to 17, not using the same number twice, and arrange your numbers in such a way that each line of

	11	

figures, either horizontal, vertical or diagonal, will add 33. Let us see how many correct solutions we can have, as we wish to print the names of those who succeed. If you have any good teasers, send them in and let us all brighten up a bit.

BUSINESS NOT ALL MONEY-GETTING

People ought to teach their children what a business career really means. Boys should be made to understand that a business is the brain's and heart's gymnasium—a place of activity where they can go to develop their unguessed powers and highest possibilities—if they wish—that no other life gives a broader scope to the high activities of a man than the

business life, or puts a higher premium on fine capacities and qualities if he lines up with the honest men, rather than the thieves and rascals. They should be told that in business they can form the warm friendships—wield powerful influence for good and meet superb chances to prove themselves men.

Business life is a crucible in which a boy's sentiments of honor, fair play, loyalty and courage may be crystallized into enduring character. Soldier, sailor, hunter, explorer—none of these world heroes are more thoroughly tested in all these respects than the business man. A boy who can win the right kind of honors in business can safely bet on himself; he has the same sort of guaranty for all-around fitness as a Damascus blade—*W. C. Holman.*

CUTTING BOTH WAYS

A company promoter who advertised for an office boy received a hundred replies. Out of the hundred he selected ten, who were asked to call at the office for an interview. His final choice fell upon a bright-looking young chap.

"My boy," said the promoter, "I like your appearance and your manner very much. I think you will do for the place. Did you bring a character?"

"No, sir," replied the boy, "but I can go home and get it."

"Very well; come back tomorrow morning with it, and if it is satisfactory I dare say I shall engage you."

Late that same afternoon the financier was surprised by the return of the candidate.

"Well," he said, cheerfully, "have you got your character?"

"No," answered the boy, "but I've got yours and I ain't coming."—*Philadelphia Ledger.*

Good business is not a question of doing well but of doing the utmost.

The spirit of "well enough" is more dangerous than the loss in not doing well.

The head of a lagging business is continually devising new stimuli—new ideas—new plans; when business is going ahead he is satisfied—"doing well enough."

Lancaster Avenue Delicatessen

"Our Home Made Goods
Make Our Business."

4017 Lancaster Avenue

MAR=MORA

—Trade Mark—

10c The Invisible Mender 10c
Strongest and Best

Mends Everything!

Glass, China, Marble, Ivory,
Bone, Jet, Jewelry, Leather,
Wood, Furniture, Papier
Mache, Metal, Rubber, etc.

*Beware of Counterfeits—
Ask for MAR-MORA*

The only preparation of its kind on the market

Manufactured by

V. F. VAN STAN

1507 Ridge Avenue, Philadelphia, Pa.

PHONE, PRESTON 27-32-A OVERBROOK 13-35

Does this advertisement PAY

Mr. Thomas
the Cleaner

No. 4071 MARKET STREET
STORE No. 2, OVERBROOK



READER'S CORNER

ONE HUNDRED LESSONS IN AGRICULTURE

Under the above title, Mr. Aretas W. Nolan has written one of the most intelligently arranged elementary books on agriculture we have ever examined. It is written for use in schools and for class study, but it is equally useful to the individual who is interested in farming, gardening, poultry, or stock raising. Everything is discussed from a thoroughly scientific standpoint, the lessons on the composition of the soil, and the use of fertilizers being of especial interest in these days of securing the largest possible returns for the smallest possible outlay. The chapters on seed culture and selection, if carefully studied and intelligently followed, would undoubtedly result in a very noticeable increase in the product and the instructions for grafting, budding, etc., are very plain and illustrated by numerous engravings showing every process.

In these times when everybody is turning back to nature and the city dweller is looking for a country home, such a volume ought to receive a very hearty welcome and have a very large sale.

One Hundred Lessons in Agriculture. By Aretas W. Nolan, A.B., Asst. Professor of Horticulture, West Virginia University. Cloth, 12mo., 286 pages. Published by Acme Publishing Co., Morgantown, W. Va.

SOME NOVELTIES IN BUSINESS METHODS

A CHECK ON THE BORROWER

Borrowing small amounts of money from friends in the office is apt to develop into very much of a nuisance unless checked. The loan of a one or five or ten dollar bill is not in

itself a serious matter, but the habit of borrowing and lending small amounts may become epidemic and cause considerable annoyance.

To put these petty borrowings on a business basis and incidentally to discourage the habit, a number of offices have formed little financial mutual-help companies, through which these transactions must be made. For example, the employees in one small office got together and formed a "loan company" to lend cash on one per cent. a month interest. The stock of the company is divided into one hundred shares at \$1.00 a share, paid in capital. From this capital the loans are issued and recorded on regular promissory note forms.

Now all "touches" must be made from this loan company instead of through individuals, thus putting them on a more impersonal and certainly a more restrictive basis. This scheme has furnished a solution of an annoying problem in several business offices.

MUSIC INCREASES EFFICIENCY

Music as a factor in raising the efficiency of workers is gaining in favor in a number of kinds of businesses. Some months ago the importance of urging workers in some lines of business to sing at their tasks as an aid to more efficient workmanship, was brought out in an item in this department. Now comes the information that a large concern in the East employs a pianist and singer every afternoon to spur girl piece-workers to better service.

The management found that the girls became tired in the middle of the afternoon and failed to turn out as much work as in the morning. So a piano was installed in the center of the room and a young woman was secured to sing and play from two o'clock on.

The result was surprising. The efficiency of the workers was raised in some cases above that evidenced in the morning. Afternoon concerts are now given regularly in this plant.

A COIN-IN-THE-SLOT TYPEWRITER

An innovation in a public service device is a pay-station typewriter, which has just made its appearance in New York. The machine consists of an ordinary typewriter with a time clock and coin-slot attachment. By depositing a dime in the slot, the prospective user releases a lock and places the machine at his service for half an hour. At the end of that time the clock automatically locks the entire mechanism and another dime is necessary in order to continue the work. The machines, mounted on movable stands, will be placed largely in hotels for the use of the traveling public.—*System*.

The hen that scratches all the day
Is jest a good example;
She works in her peculiar way,
An' gits a livin' ample
Good times or poor, it's all the same,
She spends no time cross-patchin';
She starts an' keeps right in the game,
An' tends right to her scratchin'.
We kin take courage from the hen,
An' make our profits double;
We must dig all the harder when
We're weighted down with trouble.
We've got to scratch an' scratch away,
The hen's a good example;
'Twill drown the sorrows of the day,
An' bring a livin' ample.

—*Boston Herald*.

A GERMAN UNIVERSITY TRAINING

We have completed arrangements with a lady lately arrived from Berlin, and who was an instructress in one of the large universities in that city, to conduct a class in the German language, literature and elocution, if a class of sufficient number are interested.

If you wish to perfect yourself in conversational German or in the study of German literature or ethical culture, call or write and tell us your wishes. Class will be organized September 15th.

PRACTICAL EDUCATION INSTITUTE.

OESER & CO. PIANO MANUFACTURERS

1531 N. Twelfth St.

PHILADELPHIA

BUY YOUR PIANO DIRECT
FROM THE FACTORY

PIANOS EXCHANGED, RENOVATED,
TUNED, ETC.

Bell Phone, Poplar 5221



This
Lady

is an
advocate
of

Dr.
Frasiers'
"New
Method

Dentistry That Pleases

A few of my specialties are that I Guarantee

To tighten loose teeth.
To fit any mouth with a plate.
To remove nerves painless.
To Crown any tooth without pain.
To give you **satisfaction** and treat you
courteously.

FREE ADVICE

Hours: { 8.30 to 6
Sunday: 10 to 2

40 N. 8th Street

John H. Clower

Bell Phone, Poplar 66-91 D

FURNITURE
Bought and Sold

Furniture Cars and Express
To Hire

855 N. 13th St., Philadelphia, Pa.

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 20 cents a line, \$2.00 per inch. No advertisement received for less than 25 cents.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE CO.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9. N. 13th Street, Philadelphia.

WANTED—A good encyclopædia at a moderate price. If you have a late edition of a reliable publisher that you wish to dispose of reasonably, address Box 66, care PRACTICAL WORLD MAGAZINE.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

When writing to advertisers, please mention THE PRACTICAL WORLD.

EDUCATIONAL

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

WE TRANSLATE FOREIGN LANGUAGES

Sometimes you receive a communication in some language that you cannot read. There are many nationalities in Philadelphia, speaking many languages, and one man cannot well know them all. When you want a letter or communication translated, send it to the PRACTICAL EDUCATION INSTITUTE, and you will receive a correct copy of the paper written in correct English. And our charges are only nominal for the work done.

PRACTICAL EDUCATION INSTITUTE.

MISCELLANEOUS

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c., or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

Instruction + Ability = Success

THERE'S YOUR ANSWER

The International Accountants' Society, Incorporated

MEANS SUCCESS FOR YOU

¶ Success is a matter of being ready to grasp your opportunities.

¶ The opportunities for better, more responsible and bigger positions are in our midst.

¶ WHY NOT GRASP THEM?

¶ The Higher Accounting and Business Law Courses of instruction as taught by The International Accountants' Society, Inc., will give you the necessary preparation to occupy these positions.

¶ Why hesitate in securing this training? It will always prove a valuable asset no matter where you are or what you are doing.

¶ If you are at all interested in securing a better position or more money, we shall be glad to send you our catalog, which explains fully our courses.

¶ It is free to all interested.

The International Accountants' Society, Inc., 89 W. Fort St., DETROIT, MICH.

CONNECTED WITH . . . INTERNATIONAL BUSINESS UNIVERSITY

The Greatest in the World

Waterman's
Ideal
Fountain Pen

"The Pen Corner"

BROADWAY & CORTLANDT ST. NEW YORK



Singer Building
47 Stories High

City Investing Building

Copyright 1908 by
L. E. Waterman Company

Waterman Building

Hudson Terminal Bldg.
in Background

'Mid Castles in the Air

The Waterman Building (31,000 square feet floor space) remains the only home in this vicinity devoted entirely to any one business enterprise. It is surrounded by business quarters of nearly 100,000 people.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Ambitious Students

SHOULD LEARN TO USE AND APPRECIATE THE GREAT
✻ ✻ ✻ MONEY-EARNING VALUE OF ✻ ✻ ✻

The Multi-Copy Typewriter



* Uses wide ribbons instead of ink.

Prints from metal type, linotype, electrotypes, brass rules, zinc-etched engravings and signatures.

Speed 1,500 to 2,000 per hour. Prints any size sheet up to 8½ x 13 inches. Counts and removes paper automatically. Exactly matches and reproduces work done on Remington, Underwood, Royal, Oliver, Monarch, Smith-Premier and other standard typewriters.

Invented and manufactured by experts in production of facsimile typewritten letters, familiar with all the problems, all the requirements, all the conditions which users will experience.

Produces Perfect Fac-Simile Typewritten Letters—Does Office Printing—
Fills a Thousand Wants—Needs no Expert—Easy to Learn, Easy to Work

For Sale by **The Office Device Company**
C. JOSEPH 716 Chestnut Street, PHILADELPHIA

File Your Letters

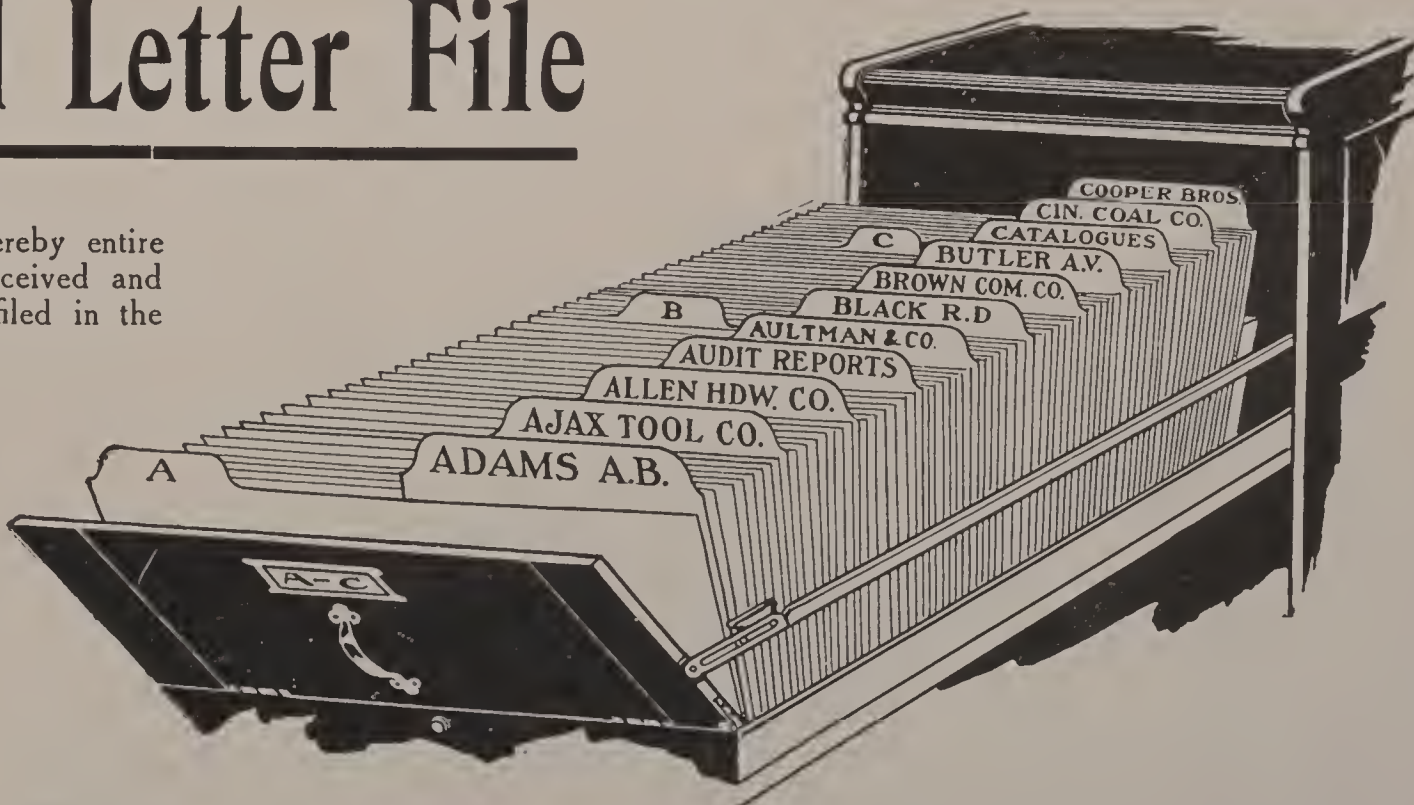
WHERE THEY CAN BE FOUND
ALPHABETICALLY IN THE

Vertical Letter File

¶ The only system whereby entire correspondence—letters received and copy of replies—can be filed in the same place.

¶ Time and labor saver for you and your employees—place your hand on any particular letter required—no long delays.

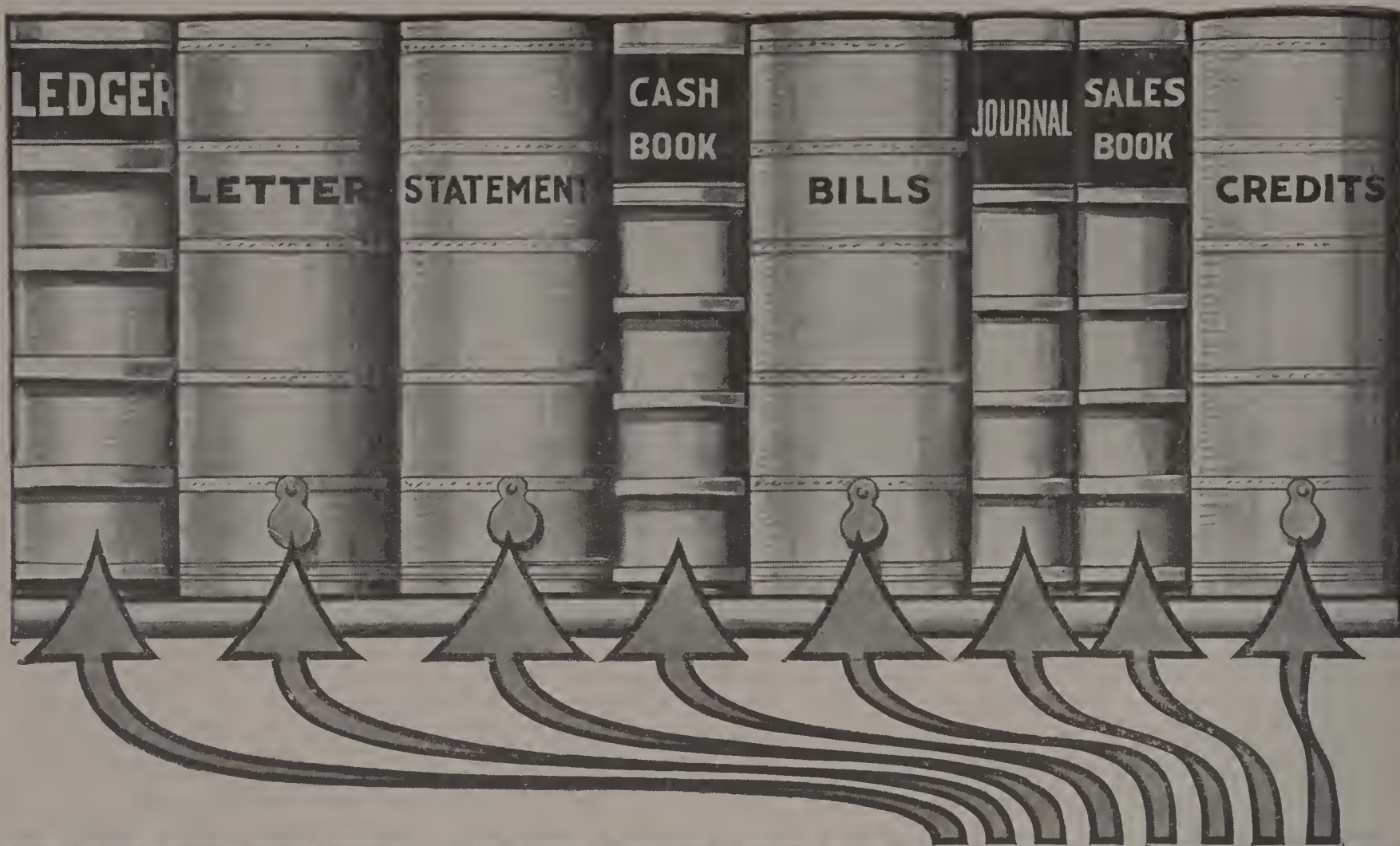
¶ Ask us for literature explaining the idea—or, better still, have one of our representatives call to explain in detail.



HOSKINS

The Store for Business Tools
and Quick, Intelligent Service

904-906 Chestnut St.
PHILADELPHIA



UNDERWOOD

STANDARD Typewriter

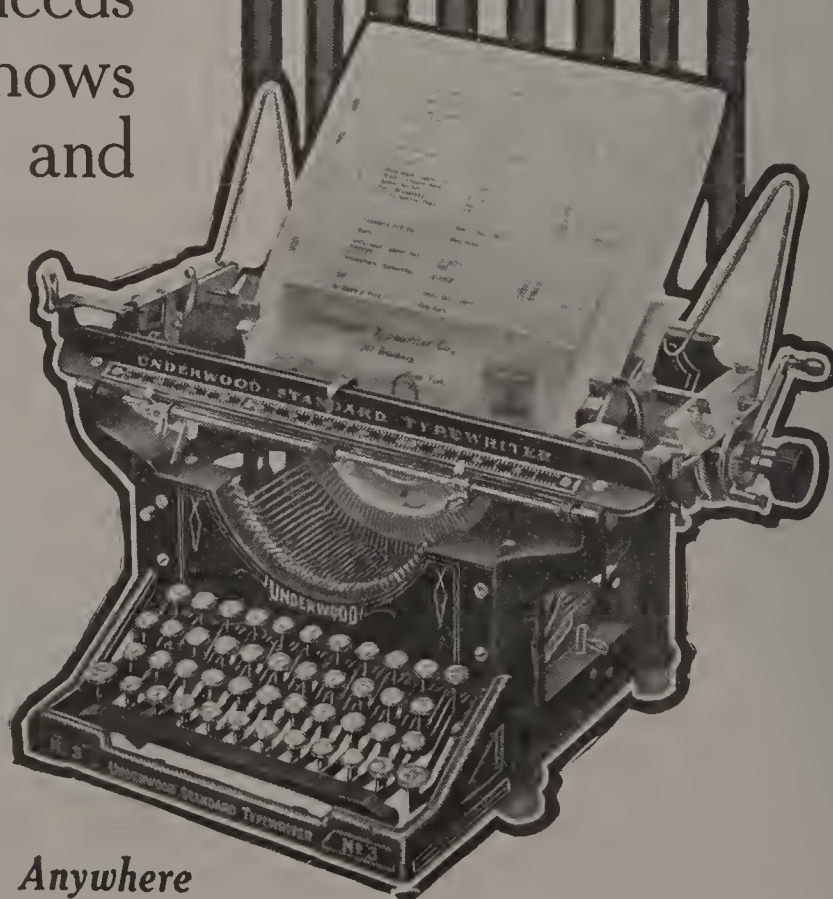
is built to meet the peculiar needs of modern accounting. It shows a tremendous saving of time and operating expense. It insures neatness and accuracy.

The UNDERWOOD led the way in Writing-in-Sight Construction, Built-in Tabulators, and Modern Bookkeeping Appliances. There is none to compare with it for originality, durability, speed and adaptability.

Before buying a machine that is at best but an imitation, let us show you a few of the exclusive features of the Underwood and you will understand why we say it is

"The Machine You Will Eventually Buy"

UNDERWOOD TYPEWRITER CO., Inc. Anywhere



THE PRACTICAL WORLD

THE DOOR TO SUCCESS

PRACTICAL
EDUCATION
INSTITUTE

Practical Education Institute, Inc.

CAPITAL, \$100,000.00

Colonial Trust Company Bldg., N. E. Cor. 13th and Market Streets

HOURS OF INSTRUCTION

Day Sessions :—9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions :—7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year ; students can enter any time. Personal instruction, modern equipment.

Holidays :—School sessions are not held during Christmas week or on legal holidays.

COURSES OF INSTRUCTION

Course No. 1.—Combined Course, including Bookkeeping, English, Spelling, Arithmetic, Commercial Law, Shorthand, Typewriting, Penmanship and Office Practice ;

Course No. 2.—Commercial Course, including Bookkeeping, Arithmetic, English, Penmanship, Spelling, Commercial Law and Office Practice ;

Course No. 3.—Higher Accounting Course, including Advanced Bookkeeping, Arithmetic, English, Penmanship, Spelling and Commercial Law ;

Course No. 4.—Stenographic Course, including Shorthand, Typewriting, Spelling, English, Penmanship and Office Practice.

PLAN OF PAYMENT FOR COURSE No. 1.

PLAN "A"—One Hundred Dollars (\$100.00) to be paid upon the acceptance of this agreement.

PLAN "B"—One Hundred and Ten Dollars (\$110.00) to be paid in four equal instalments of Twenty-seven Dollars and Fifty Cents (\$27.50) each,—the first instalment to be paid upon the acceptance of this agreement, and subsequent instalments to be paid monthly from the date of entrance.

PLAN "C"—One Hundred and Twenty-five Dollars (\$125.00) to be paid in ten equal instalments of Twelve Dollars and Fifty Cents (\$12.50) each, the first instalment to be paid upon the acceptance of this agreement and subsequent instalments to be paid monthly from date of entrance.

PLAN OF PAYMENT FOR COURSES Nos. 2, 3 and 4.

PLAN "D"—Fifty Dollars (\$50.00) to be paid upon the acceptance of this agreement.

PLAN "E"—Sixty Dollars (\$60.00) to be paid in four equal instalments of Fifteen Dollars (\$15.00) each, the first instalment to be paid upon the acceptance of this agreement, and subsequent instalments to be paid monthly from the date of entrance.

PLAN "F"—(Evening Sessions) Seventy Dollars (\$70.00) to be paid in fourteen equal instalments of Five Dollars (\$5.00) each, the first instalment to be paid upon the acceptance of this agreement and subsequent instalments to be paid monthly from date of entrance.

In addition to the above payments, under any of the above plans, books and stationery used are to be paid for as per following schedule :

The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50. The cost of all text-books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00. The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note books, pencils, pens, etc., may be purchased at the stationery room of the school or at any stationery store. Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and, of course, purchase only the text-books and materials needed for the studies they select.

The Practical World

EDUCATION ————— OPTIMISM ————— PROGRESSION

Practical Education Institute, Publishers
Market and Thirteenth Streets - - Philadelphia

E. I. FISH - - - - - Managing Editor
JOSEPH A. FINNEGAN - - - - - Advertising Manager

SUBSCRIPTION RATES: - - ONE DOLLAR A YEAR—TEN CENTS A COPY
ADVERTISING RATES MADE KNOWN ON APPLICATION
PUBLISHED MONTHLY ON THE FIFTEENTH OF EACH MONTH

Vol. I

SEPTEMBER, 1909

No. 7

CONTENTS

	PAGE.
The Advertising Game.....	183
A Row in the Bank.....	185
The Gospel of Good Times.....	187
The Wounds of a Friend.....	188
Trying a Man Out.....	189
Through the Editor's Glasses.....	190
Dr. Frederick A. Cook.....	191
Alumni Association	192
Shorthand Department	194
Commercial Department	196
Penmanship Department	198
Publicity Department	200
Business Short Cuts	202
Correspondence Course	204
Information Bureau	206
Let's Talk It Over.....	210

Don't be a Dead One

Ketch yer grip and hang a-hold! Don't you stop to grumble.

Be a man and hold yer head right up in the air.

You ain't never down, you know, until you take a tumble,

Even then there's no excuse for your lyin' there.

Bounce right on your feet again with determination;

Never be disheartened if you take some little falls;

'Tisn't time just yet, you know, for your extermination—

Don't you be a dead one till the undertaker calls.

THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES ; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, SEPTEMBER, 1909.

No. 7

THE ADVERTISING GAME

By JOSEPH A. FINNEGAN

Advertising Manager. Wm. H. Hoskins Co., Phila.

The reply made by a prominent advertising solicitor to a new-comer in the field, regarding the question of advertising and the knowledge needed, is interesting, inasmuch as it confirms the idea established that the advertising question is in the long run purely and simply a matter of common sense. In speaking of the situation the younger man had casually remarked that his knowledge of the advertising question had been obtained by observation rather than through any practical experience or school, to which the older man replied, "I have been in the game for twelve or fifteen years, and, while my technical knowledge of the questions that arise in the discussions of the different phases of advertising is necessarily broad, yet, on the general subject of advertising, you are in just as good a position to pass upon it as I am, as it is entirely a question of the display of good judgment and prudence."

Were it possible to make business men realize that advertising is insurance, it would go a long way toward making more and better advertising. A man in business would no more think of dropping the insurance on his stock and fixtures than he would of chopping off his right hand, yet on the other hand, he would and will discontinue his advertising, simply because, early in the game, before the "ink has had a chance to dry," he finds that for every five dollars invested in advertising he is not getting one hundred or two hundred dollars' worth of business. You rarely hear the term "speculation" used in speaking of advertising, but I venture to remark that there is more money lost in "advertising speculation" than there is in the stock markets. By this I simply mean that the volume of money

expended in injudicious advertising is far greater than any one has any idea of.

There are, and always will be, two sides to a question, no matter how small and insignificant the issue may be. As regards advertising, the subject can be considered in two different phases,—as the man who writes his own advertising sees it,—and as a practical advertising man sees the situation. With nine out of ten men who write and place their own advertising, the situation sums itself up in two sentences. First, the writing of "copy" which, in many instances, is filled with flowery phrases and has no connection with the subject to be advertised. Second, the selection of advertising mediums from the standpoint of price alone, without regard to their fitness. From a practical advertising standpoint, the issue would be treated on the following lines:

(1) A careful and exhaustive analysis regarding the proposition to be exploited.

(2) The preparation of "pulling copy" wherein frankness and sincerity are the predominant features.

(3) The selection of suitable media, based entirely upon fitness.

Quite a few advertising writers and specialists lay entirely too much stress upon the question of "copy" ignoring to a certain extent the subject of media, which, to my mind, is a great mistake. While it is true that "copy" first attracts and interests and then, if it is well written, creates a desire on the part of the reader for the article advertised, it must be remembered that unless the advertisement appears in media that reaches a certain class or classes of people for which this particular message is intended, your efforts are misdirected.

One of the greatest errors committed by advertisers, particularly by those persons or concerns whose advertising ventures consist

of sporadic attempts to rush into publicity, is that advertising simply consists of saying so much at a certain price per line. The sooner they dissipate themselves of this notion, the quicker they will benefit by it. No attempt at publicity, either through newspapers or otherwise, can be successful without careful preparation and planning. The mere rushing into print spasmodically when business gets dull is nothing more than money thrown away, inasmuch as the effect of such advertising has in ninety-nine cases out of a hundred achieved no practical results.

The advantages of different papers and magazines under consideration must be carefully investigated. If the advertising campaign is to be waged locally, conditions must be considered. The question of cost as regards specific instances must be overlooked, as it is not the question of so much per inch or line, but simply whether the medium used will reach the class of people to whom you wish to tell your story. Consider carefully the classes and conditions reached by every medium under consideration.

Do not waste your money through misdirected efforts by trying a little bit of space here and a little bit there and crying "quits" because your expectations are not realized. Any honest advertising man will tell you frankly that such methods never pay, simply because you cannot do yourself or the medium justice by expecting results from a campaign which has no fixed purpose. Rather should the advertising appropriation be concentrated. Centralize your efforts. Don't try a medium for three or four months and then withdraw and try another, for you will get better results from advertising in three publications constantly than you can by using ten in an indifferent manner, depending, as it were, on a gunner in shooting at birds succeed in bagging any by shooting into the flock. To succeed, he must "pick out his bird." So with advertising.

Do not employ the services of an advertising writer for the purpose of preparing copy for you unless you have confidence in his ability. If you are going to write the advertising

yourself, well and good, but if you are going to pay some one for doing the work, in justice to yourself and the man you employ, let him do it.

Don't expect to procure the services of an advertising writer and then proceed to tell him what he should say and how to say it. I have in mind the stand taken by a prominent advertising man who was consulted regarding the handling of an advertising appropriation by a client who had never done any advertising. After settling the details of the campaign, the advertising man was asked to submit some "copy for criticism." His reply to the merchant was right to the point: "I hardly think I am the man who would satisfy you; my business is the writing of advertising. I think I know my end of the business, and if you are willing to give me the facts and data I will be responsible for the writing of the advertising, otherwise I must refuse to handle your account."

That some advertising men have a wrong idea regarding what advertising consists of was demonstrated in the case of a prominent business man who was called upon by his advertising manager, and was rather surprised to have him remark, "I do not think I am earning my salary." When questioned by the business man as to the reason he thought he was not earning his salary, he stated that he was not sending any copy to the papers, yet in this very establishment there existed many different means by which an advertising man could be of value besides the mere writing of copy; namely, the suggestion of ideas regarding suitable and catchy signs for the windows, of which there were six; an examination of conditions as to store service and the chance of improvement; the promotion of a better feeling and an appeal for loyalty from both the outside and the inside selling force through the medium of talks, either in person or by letter. Here in this one instance we have an example of a type of an advertising manager whose main effort was plainly the circulation of his employer's money.

No better advertising manager could be had

in a business house than a man who has gone "through the mill," for to advertise successfully requires a knowledge not only of the subject, but of human nature as well.

Advertising is getting on a higher plane every day. There was a time, and it has not been many years ago, when the advertising field was not looked upon in as favorable a light as it is to-day. Unscrupulous exploiters of various questionable publications, which were nothing more than "hold-up games," had to a great extent succeeded in placing even legitimate advertising propositions under suspicion. To-day an advertising man stands at the top of professional men, enjoying a professional position and an income which in many instances runs into five figures. His occupation is considered just as much of a profession as a doctor or a lawyer. He must possess keen insight, intuition and tact. He must know his proposition thoroughly, and must have confidence in it, for it is impossible to create good advertising where personal interest on the part of the creator of the advertisement is lacking.

In concluding this little talk on advertising, it is well to remember that to be well received and make the impression required, your advertising must be sincere. Write the advertisement in a way that would impress you if you were the receiver rather than the originator of the suggestion. A successful advertiser must be, as heretofore stated, not only a man who can write copy, but he must be a student, a thinker, a business man, and a counsellor all in one, for he must know how to get business, how to retain business, and also how to regain trade which for any reason has been lost.

PARLOUS TIMES

"A man has to draw it fine these days."

"What do you mean?"

"Staying ten minutes after office hours each day will probably make a good impression, but staying fifteen is liable to excite suspicion that you are monkeying with your books."—*Louisville Courier-Journal*.

A ROW IN THE BANK

By A. Banker

The work for the day was done. Books were balanced, the last clerk had left the bank and peace and quietness prevailed. Tools and fixtures were adjusting themselves for a night's rest when an awful groan arrested the attention of the usually silent office assistants. The bulldog revolver barked loudly and the typewriter, timid (?) creature, fled in terror.

The telephone, as official mouthpiece of the office, after a long wait, managed to get a hearing, and, upon inquiry, learned that the occupants of the vault were registering a complaint "on account" of close confinement and bad ventilation. The check protector scoffed at the idea, claiming there was always a "draft" around his quarters, and for this reason was in doubt concerning the veracity of his neighbor's "statements."

A long-neglected dictionary started in to say a few words, but was immediately pounced upon by the paper weight and told to "shut up." This unprovoked assault brought forth much criticism and a general quarrel was the result. The mucilage stuck to it that the shears had said cutting things concerning the stationery, whereupon the certificates of deposit, and the deposit tickets denied that they padded and said the statement was as false as the coin which the cash drawer was secretly harboring—a wrong thing to do, but tolerated owing to the pull it had with the officials.

The postage stamps accused the sealing wax of being stuck on every one in the office. This was not denied, but the opinion prevailed that the stamps never stuck to anything very long, and were of a roving disposition, anyhow. A clique of rubber stamps created a bad impression by circulating the story that the lead pencil was hard-hearted. This yarn was traced back to the carbon, which denied its origin, claiming the ruler was responsible for it and a liar at best. The ink (looking black) intimated that the carbon was a smut on the character of all with whom it came in contact. A blotter, which had absorbed every word, sug-

gested that this was evidently a case of jealousy, for the ink's former beauty was rapidly fading. At this insult the carmine fluid blushed furiously—being angered beyond words.

A steel eraser, having scraped acquaintance with a fly-leaf, was accused by a "dippy" pen of dishonest methods and dubbed the "tool of mischief." The sponge criticised the dirty appearance and stained character of the currency, whereat the eagle on the specie screamed with rage, holding that one who had such a reputation for being squeezed had "better go soak himself." The letter opener suggested that affairs were becoming a little too personal. Even the notes protested, and, in an endeavor to check sarcasm, asked, as a personal accommodation, to "go slow" and "take more time" for further inquiry.

At this point of the controversy a strange and uncanny thing happened—the furnace became "all het up." This action on the part of so cold a character provoked much comment—all agreeing that it was an event without parallel in the history of the bank. An electric light was unanimously appointed an examining committee to investigate the matter and duly reported "overdrafts" as the cause of this remarkable demonstration.

The adding machine now offered its services in an attempt to reconcile matters, but the fountain pen (as usual) refused to work and the calendar pad was going to "take a day off." At this the pins pointedly remarked upon the folly of such witticisms by one whose "days were numbered," but the "tickler" laughed heartily at the joke, thereby releasing the tension and putting the belligerents in better humor. There was still a tendency, however, on the part of some to air their troubles. The money chest told of a grievous malady dating back to October, 1907, during which period there had been times when it "couldn't retain a thing," but through careful nursing, etc., an improvement was now noticeable.

The letter scales complained of the "weight of responsibilities" and the books of "something wrong with the system"—blaming the absent cashier for their "balled-up condition."

A filing cabinet became involved in an argument with the waste baskets, concerning which of them "had the worst of it," when the cuspidor took the offensive, asserting its rights in the matter under discussion, and offering sufficient evidence to substantiate all claims. It declared intentions of starting an epidemic "among the whole bunch" if quiet was not restored at once. At this dire threat, and not wishing to incur the further displeasure of so strong an antagonist, hostilities ceased and peace prevailed—the only sounds to disturb the silence being the snappy strains of the rubber bands as they rehearsed their old favorites, "When You Ain't Got No Money You Needn't Come Around," and "Good-bye, Mr. Greenback."—*Beach's Magazine*.

THRIFT TOPICS

Get something ahead. Remember, it's the dollar you do not spend that does it.

It is a science to make money, but much more of a science to hold it.

Persistent saving is fortune's firm foundation stone. Hold on to some part of every dollar earned.

There's always room at the top in the house of success. The higher you get the less you are jostled.

Very small beginnings have made every large fortune in America. Read your books of history and see.

You become independent when you establish a system of spending less than you make—not until then.

Zeal without knowledge and industry without saving avail nothing. They stop just a little short of being virtues.

You never knew an employe who wasted his money that became a proprietor, much less a railroad magnate, coal baron, steel king or oil sultan. Get your savings started right and they roll up like a snowball.

THE GOSPEL OF GOOD TIMES

From *The Business Philosopher*.

And, therefore, it came to pass, when the seven fat years had been fulfilled, that there arose those among the people who cried with one voice: "Behold, the years of famine and darkness are upon us."

2. And straightway they did crawl into dark caves, and pulled the caves in after them, and did shut out the sunlight.

3. And they lamented with many lamentations, saying: "The years of darkness are come, and the sun hides his face from the children of men."

4. Then came others who were wise in that generation, and did beat upon the stones that were rolled before the caves wherein the calamity-howlers howled, and cried unto them to come forth, saying: "Behold, the sun still shines, and the face of Nature is fair to see, and thy crops ripen fast unto the harvest, and shall another reap in thy fields where thou hath sown?"

5. But the dwellers in darkness cried to get them hence, saying: "Know ye not that darkness is upon the land, and we cannot see; nay, verily, even the hands before our eyes?"

6. "Here now will we bide, for we have a little provision, but enough only to suffice for our own needs during the dark days, and when we behold the sun again, then shall we come forth and till the fields, but not yet, nor soon."

7. And those who were without held council together, saying: "None are so blind as those who will not see, and wherefore shall we not gather to ourselves the ripe grain of these our sightless brethren which lies ready to our sickles? Then shall we have all our own and twofold more, and when these howlers of the caves are an hungered, lo, we will jar loose from them many shekels for that which was their own, and they would not take. And it shall come to pass that we shall wax fat and our sons shall wax strong upon the land."

8. And it was even so.

Credit is commerce's way of saying that to him that hath shall be given.

I'M PROUD OF IT!



And I want *you* to sit right down and send me 25 cents, (stamps will do) for a full year's subscription to my magazine.

Beach's Magazine of Business

It is a handsome monthly magazine for bookkeepers, and business folks. Full of useful information and good business stories. If you are not pleased after reading the first number I will refund your money.

Send me that "quarter" TO-DAY

E. H. BEACH 
PUBLISHER

39 West Fort St.

Detroit, Mich.

As soon as a man indulges in self-pity he is down and out unless he has the courage and stamina to come back. You can't go in two opposite directions at one and the same time. Elect your course and then push ahead without a look to the rear. Keep your eye right on the objective point if you wish to get there. To oblivion with the past except to cherish its lessons. You can't reclaim it or live it over again. Set your teeth, gird up your loins and shove along in spite of the obstacles that test the qualities of every man. Stop to think of hard luck, reverses or lost opportunities, and you go far toward repeating them. Let the past go. Your one and only chance is the future.

Time is money, but we never realize it until we have to pay for some one else's.

"This is where I cease to be a lay member and enter the ministry," said the hen as the preacher drove up to the house to take dinner.

THE WOUNDS OF A FRIEND

"I heard this afternoon that Mr. Mundy wanted another clerk," Mrs. Martin remarked, as they sat at tea one night, "and I think you'd better apply. It might be a good place for you—your father always said Mr. Mundy was an honorable man."

"All right, mother; I'll see him in the morning." George was really pleased with the notion of getting this position.

"Why not to-night?"

"Oh," he replied, "the morning's the best time to tackle a business man. He's fresh then—he'd be tired and cross at night." George salved his conscience with this reason, though he knew he hankered for another evening with the boys.

"If I get the place, I 'spose I'll have to stay in the store evenings," he thought regretfully.

The next morning, neatly dressed and looking his best, George applied at Mr. Mundy's store. He was shown into a small private room at the back, where the proprietor had his desk.

"Too late," Mr. Mundy said, somewhat curtly. "I engaged a clerk last evening."

Last evening! George's mind rapidly went over what he was doing then. Mr. Mundy watched the boy's face and his own became less severe.

"Stop a moment, George," he resumed. "I want to say a few words. I knew and respected your father. I know and respect your mother. I don't want their son to make a mess of life. So let me tell you frankly, it would make no difference if I had not engaged some one else, I take no boy or man into my employ who belongs to the street corner brigade. I want self-respecting people—not loafers—to work for me. Other business men feel the same. Good morning."

Crestfallen, George bowed himself out, although even at that moment he was glad he could truthfully tell his mother that the place was already filled. She need not know the other shameful reason.

"Faithful are the wounds of a friend." Mr. Mundy's words had cut as he meant they should. George did some serious thinking.

He had will-power, once it was aroused. "Loafer!" The term stung. George Martin a loafer? Not if George Martin could help it!

"I'll not be seen in that vicinity again for a while," he said. "I'll go a mile around rather than up and down that walk. I'll read and study at home.—Mother'll like that. I'll take up bookkeeping, and be ready for a higher position."

It showed the boy's good stuff that he kept to these resolutions, though he had to set his teeth to do it. Six months from that time a message from Mr. Mundy surprised him. He went once more into the little office and the prompt business man broached the subject at once.

"James Barton has fallen sick, and isn't likely to get well in a hurry. The position is yours if you wish to take it. I've watched you all these months. I've seen that the bitter pill did you good. A young man who can break off evil associations short and sharp, as you did, is the one for me."

George lifted a frank face—no shame in it now.

"I've wanted to thank you, sir," he said. "It's been the making of me.—And now you offer me the place!"

His features worked with emotion; but, of course, a boy never cries, and he soon brought them into a smile. "I'll be glad to come."

A year later George Martin was Mr. Mundy's bookkeeper, while the shiftless members of the street corner brigade wondered why he had such good luck and they were still "loafers."—*New Jersey Mirror*.

AS TO LINCOLN

Just before the celebration of the one hundredth anniversary of the birth of Abraham Lincoln a teacher in one of the lower grades of a Boston school told all of the boys and girls in her room to write a little essay about Lincoln. One boy of a dozen years handed in the following:

"Abraham Lincoln was born on a bright summer day, the 12th of February, 1809. He was born in a log cabin he had helped his father to build."

TRYING A MAN OUT

The superintendent of a big rolling mill was almost diminutive in stature, and had often been taken for a boy. That illusion, however, was soon dispelled. What he did not know about making pig-iron, and also about handling men was hardly worth learning. When the president of the company called him, he appeared in his shirt sleeves and stood with his thumbs under his suspenders.

"Jackson," said the old man, "I just picked up this young fellow. He has been in hard luck, but is said by his friends to be steady, capable and ambitious. If you have any work for him I should thank you for giving him a job."

Jackson fixed his hazel eyes searchingly upon the eager face. It was a look that seemed to penetrate the very secrets of his soul. The youth winced a little, but stood his ground, and Jackson said, "There's a vacancy in the shipping department. I'll put him in and *try him out*." "Well," observed the old president, laconically, "young man, all I can say is—it's up to you."

I felt a lump in my throat as the door closed behind the two men. I knew what that *meant*—the "trying out of a man." I knew what masses of them go into the crucible every year only to turn out schlag.

The superintendent of that rolling mill gave this young fellow all that society owes to any man—a *chance to show what was in him*. Society does not owe any man a living. It does not even owe him a bare subsistence.

Society, however, ought to be willing to "try every man out." If he cannot stand the test, woe betide him, for the scrap heap awaits the inefficient.

In the brief phrase of the superintendent, the whole scheme of existence lies embodied. Life is discipline. The world is a crucible. They are "trying us out." For what? Who dares say—"nothing"?

C. F. Goss.

The man who would climb the ladder of fame mustn't linger too long on each round of applause.

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not
tolerated, Everything sold is in good
taste and correct form. :: :: ::

JACOB REED'S SONS

**Clothing, Haberdashery, Head-
wear, Auto Apparel and
General Outfittings for
:: Men ::**

1424-1426 Chestnut Street

VELOSOGRAPH

E
L
O
S
O
G
R
A
P
H



V
E
L
O
S
O
G
R
A
P
H

VELOSOGRAPH

SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting on the market. Write

JOHN A. WATTERSON

Complete dictation outfits
for school or individual use

Box No. 1225, Pittsburgh, Pa.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

THE WELCOME MAN

There's a man in the world who is never turned
down,
Wherever he chances to stray;
He gets the glad hand in the populous town,
Or out where the farmer's make hay.
He's greeted with pleasure on deserts of sand,
And deep in the aisles of the woods;
Wherever he goes there's the welcoming hand—
He's The Man Who Delivers the Goods.

The failures of life sit around and complain;
'The gods haven't treated them white;
They've lost their umbrellas whenever there's rain,
And they haven't their lanterns at night.
Men tire of the failures who fill with their sighs
The air of their own neighborhoods;
But there's one who is greeted with love-lighted
eyes—
He's The Man Who Delivers the Goods.

One fellow is lazy and watches the clock,
And waits for the whistle to blow;
And one has a hammer with which he will knock,
And one tells a story of woe;
And one, if requested to travel a mile,
Will measure the perches and rods;
But one does his stunt with whistle or smile—
He's The Man Who Delivers the Goods.

One man is afraid that he'll labor too hard—
'The world isn't yearning for such;
And one man is always alert, on his guard,
Lest he put in a minute too much;
And one has a grouch or a temper that's bad,
And one is a creature of moods;
So it's hey for the joyous and rollicking lad—
For The One Who Delivers the Goods.

There is a team that all men long to drive;
'Tis fairly named Good Fortune and Good Luck;
But even this pair must always arrive
Behind the team called Worthiness and Pluck.

The man who admits failure is a weakling
beyond measure. Every afterwards he is
timid and lacks that powerful confidence which
results from successful achievement.

There is nothing that convinces a man so of
his own infallibility and is such an incentive to
further effort as seeing the success of his
work.

Be enterprising. Be plucky.

THROUGH THE EDITOR'S GLASSES

It Makes Us Dizzy

The speed with which we have been travel-
ing the past few weeks is enough to give a
poorly ballasted mind a brainstorm of the most
extreme character. The records in aviation
have been made one day only to be smashed
the next, until man now seems to be able to
navigate the air, as Mr. Dooley expresses it,
"almost as well as a hen with a broken wing."
Boundary lines now have little meaning, and
the tariff laws will have to be revised again to
meet the new conditions. In the same time a
few hours have been clipped off the trans-
Atlantic record, so that now it requires only
about as many days to cross the Atlantic as it
required months when Columbus first discov-
ered that the ocean had a Western side. The
North Pole, that goal of all aspiring explor-
ers of the past centuries, has been discovered
at least twice, with a good chance for number
three as soon as we hear from Captain Bernier.
We can now converse with the Eskimo by
wireless telegraph, and it is quite possible
before December 1st we may be able to get in
an advance order with Santa Claus through
the same useful medium. Each year it seems
we must be near the limit of human possibil-
ities for advancement, but even while we are
thinking this, some man makes a startling dis-
covery or opens up a new field with even
greater possibilities than anything we have
yet attempted. It is glorious to be young
to-day, as the altitudes of discovery which may
be reached by the young man of this decade
before old age overtakes him are simply incon-
ceivable; they are staggering.

Glory Enough for Two

Much as the world admires a big man, it
also makes certain demands of him. One of
these demands is that he shall be big all-round.
The man who is big enough to accomplish
great results and yet small enough to criticise
and vilify another man who has endeavored,
with perfect right and by legitimate means, to
accomplish the same result, is a one-sided
man, and his elements of greatness only serve
to make his littleness stand out more prom-

inently. The attitude of the two claimants for the honor of discovering the North Pole is in striking contrast in this respect. Cook, cool, calm, quiet, endeavoring to avoid controversy, yet maintaining his position with dignity; Peary, blustering, threatening, vilifying, allowing honor to no one but Peary and using evidence *against* his rival which he hooted at when used *by* him to establish his statements, namely, the word of the Eskimo. Whatever may be the outcome of the controversy, the attitude of the two men cannot but serve to prejudice the public in favor of Dr. Cook, and it will require stronger evidence than Peary's statements to convince the world that Cook was not the original discoverer of the Pole, and that to him belongs the greater honor.

DR. FREDERICK A. COOK, EXPLORER

The world takes off its hat to the hero—to the doer of great deeds—deeds which no one else has been able to accomplish. Physical prowess is exalted and the athlete, the pugilist and the sportsman will risk life and limb to exceed their fellows and win the plaudits of the multitude.

There is an exhilaration born of the hand-clapping of the people that spurs one on to greater efforts and larger achievements. Men play the game, not for the purse of gold, but for the fame and honor of being world champions in their respective lines. Their deeds are heralded in the "special extras" and their names are upon the lips of thousands before the flush of battle has left their cheeks.

But compare such deeds,—with thousands of eager spectators and millions of readers waiting for the returns,—with the achievements of Dr. Frederick A. Cook, and the former seem hardly worth while at their best. For not in the face of enthusiastic multitudes, urging by voice and hand and sympathy, but in the midnight darkness of the frozen zone, accompanied only by unknown and untried half-savage companions, feeling his way through the mists and over the broken ice-floes, out into the unknown, living on the flesh

of dogs and muskoxen, defying death in its most tragic form and baffling nature in her fiercest mood, this intrepid explorer pushed his way foot by foot, on toward the goal of all modern scientific research—the North Pole.

Others have made a "dash for the pole," have succeeded in approaching it, but have given up the struggle and returned home. But Cook was not that kind of man. He started out to find the Pole, and he found it. Patiently, ploddingly, a few miles a day, with the temperature as far below zero as we usually see it above, almost forgotten by the world and lamented as dead by his friends, he pushed doggedly on, followed by only two human beings, hundreds of miles beyond the last footstep of man, until his instruments said to him, "This is the goal. Rest." Here he planted the stars and stripes, the first flag to approach within 200 miles of the Pole, and won enduring fame not for himself alone, but for the nation which he calls his home.

The world may well be proud of Frederick Cook, for he is first among its great explorers. History will blazon his name at the very top of its roll of famous men, for he has conquered by peaceful conquest and without loss of life a greater foe than did Napoleon through rivers of blood and the exhaustion of a treasury. His achievement is another illustration of the fact that success is not won by brilliant and intermittent spurts, but by the patient plodder who knows what he wants and stays on the track until he reaches it. Youth may well copy after him, for by the same persistent and unostentatious method may success be won in any venture.

TOO LATE

"I'm introducing a brand new invention—a combined talking machine, carpet sweeper and a letter opener," said the agent, stepping briskly into an office.

"Got one already," answered the proprietor. "I'm married!"—*The Bohemian*.

When poverty knocks at the door the neighbors look out of their windows.

Alumni Association

Of the Practical Education Institute.

OFFICERS FOR THE ENSUING YEAR

President, Philip A. McCormick, 819 Ellsworth St., Philadelphia.

Vice-president, Howard Wallace, 2034 Vine St., Philadelphia.

Vice-president, Miss Martha Broadwater, Magnolia, N. J.

Secretary, Henry A. B. Schwartz, Jenkintown, Pa.

Treasurer, Miss Anna Martin, Glassboro, N. J.

SOCIAL CLUB ORGANIZED

The students of the PRACTICAL EDUCATION INSTITUTE, with the schools which were merged into the P. E. I., met in the parlors of the school on Tuesday, September 28, 1909, for the purpose of organizing a social club and arranging for a series of good times the coming winter. About 150 were present and over 100 signed as charter members of the club. All present and past students of the PRACTICAL EDUCATION INSTITUTE and all past students of the Heath School and the Columbia Business College are eligible to membership in the club. It was decided to hold monthly meetings at the Institute rooms, to be devoted to the social and fraternal interests of the members. Mr. H. C. Lowden, Jr., secretary of the P. E. I., was chosen treasurer of the club, and other officers will be elected at the next meeting, at which time a constitution and by-laws will also be adopted.

At the close of the business session the students entered upon an evening of jollification and good times. There was entertainment in plenty provided, in the shape of games, music and dancing, and afterward enough ice cream and cake to satisfy the most ambitious appetite. Not until Wednesday morning was at

hand were the young people willing to depart and then it was to look forward to a similar pleasant time at the end of October. The exact time of the October meeting will be announced later.

TOUCH TYPEWRITING MADE UNEASY

What a bargain it was! For only \$2.98 she had purchased a typewriter device,—of a rather old style to be sure,—but still it was a printing machine with a universal keyboard, of the ordinary arrangement of characters.

Being an ambitious and literary inclined young thing, Ethel Eunice Everett had been practicing continuously (10.30 to 10.30—like K. & P's) until the man in the room below began to wonder if there were such a thing as a soft pedal on a typewriter instrument. But Ethel would fain master the touch system, and even now, to be sure, had she not just completed a laboriously concocted communication to her father in Newark, asking for more funds? Certainly, as a touch-writer, she was starting well. But one fatal evening, during a hundred-yard dash at "the quick brown fox," who always "jumped over the lazy dogs," and while she was beginning to exceed the speed limit and passing everything in the room, never thinking of the danger she was in of getting a hot-box on the engine,—just as she was on the last lap and turning a sharp corner with "now is the time for all good men"—there was a sudden miniature crash,—like hearing a wreck through the long-distance telephone,—and behold! her machine had busted a button, broken a slat and stood stock still, trembling from excitement from ribbon to space-bar, and panting for breath. With an impatient, inward remark, Ethel stooped and picked up the fractured type-rib and key-button, and, with the aid of a hair-pin, attempted to adjust it back on the main works. But she

was nix on the mechanician business, and, seeing that nothing could be did with the mean, old, pesky key, she sat her down and, after deep deliberation, she clattered out the following letter to the dealers who had sold her the apparatus with the spring-halt key:

W44hawk4n, N4w J4rs4y, Jun4 18, 1908.

Th4 \$ur4ka Typ4writ4r \$xchang4,
N4wark, N4w J4rs4y.

G4ntl4m4n:—S4v4ral w44ks ago I purchas4d a typ4writ4r from your plac4 for \$2.98. Now, a f4w minut4s ago on4 or th4 k4ys f4ll off, taking with it th4 whol4 typ4 arm conn4ct4d th4r4with. As this is a k4y that I us4 v5ry, v4ry much 4v4ry tim4 I writ4, I wish you would pl4as4 s4nd on4 of your r4pair m4n to m4nd it. It is th4 l4tt4r 4, or rath4r, it is a k4y on th4 l4ft sid4 of th4 board, just n4ear th4 figur5 four which I am forc4d to us4 in its plac4 until you fix it for m4. Pl4as4 don't d4lay, but s4nd r4pair man at onc4.

F44ling sur4 you will appr4ciat4 my pr4dicam4nt, I b4g to r4main,

V4ry sinc4r4ly,
\$th4l \$unic4 \$vr4tt.

P. S.—In cas4 you aint quit4 sur4 which k4y it is I am 4nclosing th4 old k4y button h4r4with.—*Puck.*

STOP GRUMBLING

It ain't no use ter grumble,
Nur it ain't no use ter fret;
A man won't live no longer
By a gittin' all upset,
It's the man of even temper
That is allers sure to win,
An' the man that's allers kickin'
That is gettin' taken in.
The hog that's allers squalin'
Gits the smallest share of slop,
An' the man that's allers growlin'
Never raises half a crop.
An' of'en when a feller
Gits a lickin,' it has been
The man that talked the loudest
Just before the fight begin.
It's a fact—the man that carries
The fattest pocketbook
Is the quiet, steady-goin'
Feller every time; but look
Wherever yer a mind ter,
It ain't of'en that you'll find
A man that's worth his feedin'
Ef he's any other kind.

—*Exchange.*

QUENTIN'S VELVETTE BATH POWDER

Makes the skin soft as Velvete—A delightful luxury
in the bath—At Druggists and Toilet Counters
25 Cents—Or by mail

CHAPMAN & RODGERS, Inc.
510 Arch Street, Phila.

Damp Wash For 50 Cents

¶ Your weekly family wash
done by the most modern
sanitary method, returned
within 48 hours, ready to iron.

**BLUE MONDAY CHANGED
TO SUNNY MONDAY**

¶ *Colored Clothes and Flannels*
each washed separately
by special methods.

¶ Give us a trial and be con-
vinced of the *benefits* derived
by having your weekly wash
done by

The Damp Wash Laundry Co.

226 Ashmead Street

Phone, Gtn. 12-53

GERMANTOWN

K. SHOIFER General Upholsterer

All kinds of Furniture Repaired
Parlor Suites and Window Shades Made to Order

Paper Hanging & Decorating

3826 Lancaster Ave., Phila.

The Shorthand Department

By MISS CORA C. MYERS, M. E., M. P., PRINCIPAL SHORTHAND DEPT. PRACTICAL EDUCATION INSTITUTE

(This course began in the March number of this magazine. Copies may be purchased at the office of the school, or ordered by mail.)

INSTRUCTIONS

"

VALUE OF ACCURATE POSITION WRITING.

Legibility and accurate transcription are facilitated by writing many *small words in position*.

The outline em-lay may represent eighteen or more words, whereas the outline en-ef-ish-en-es represents only one or two words. Position in the former case is necessary for accuracy; in the latter outline, unnecessary.

The stenographer who is careful from the start has the world at his command. His highest ambition may be realized for through the accuracy of his notes the accuracy of his work must pave the way for him to the topmost rounds of success.

Position:

Words of One Syllable.

Words of One Stroke.

Words of Two Simple Strokes.

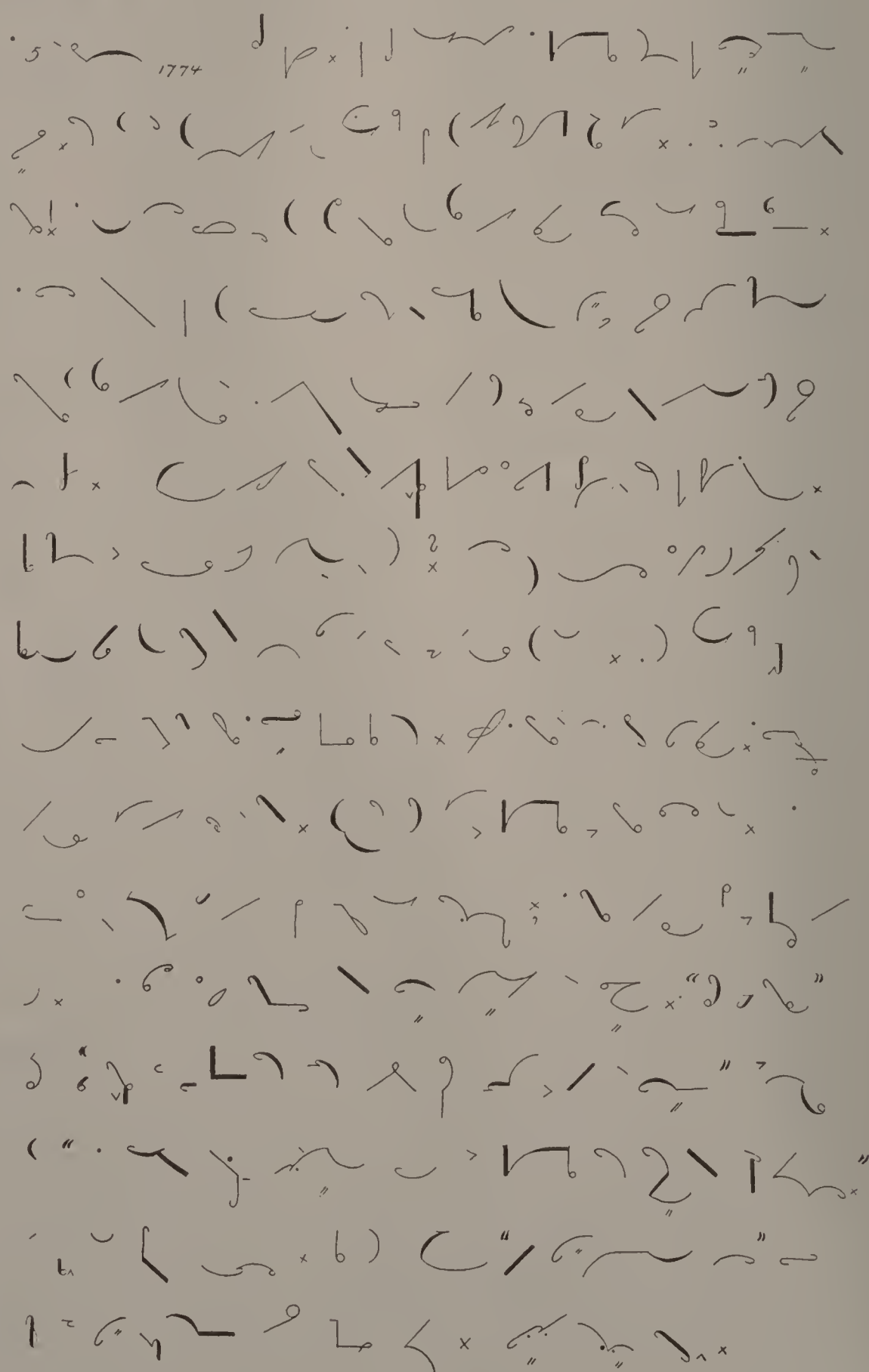
The Derivatives of the foregoing.

1. 
 2. 
 3. 
 4. 

Many words of two or three syllables contain but two simple strokes, therefore they are written in position—in the position of the accented vowel.

Study the words at the foot of preceding column until they can be read rapidly and smoothly; then copy each ten times.

Transcribe:



Write each of the following words in shorthand and send in for correction:

1. Chatty, agate, duchy, bushy, Polly.
2. Emily, Emma, Tommy, Fannie, Lena.
3. Cuckoo, mellow, limbo, shamming, filly.
4. Meadow, peony, mummy, pulley, shadow.
5. Genoa, bamboo, shaggy, massy, muddy.

KEY TO AUGUST ARTICLE.

"Since the essence of wealth consists in power over men, will it not follow that the nobler and the more in number the persons are over whom it has power, the greater the wealth? Perhaps it may even appear, after some consideration, that the persons themselves are the wealth; that these pieces of gold with which we are in the habit of guiding them are, in fact, nothing more than a kind of Byzantine harness, or trappings, very glittering and beautiful in barbaric sight, wherewith we bridle the creatures; but that, if these same living creatures could be guided without the fretting and jingling of the Byzants in their mouths and ears, they might themselves be more valuable than their bridles. In fact, it may be discovered that the true veins of wealth are purple, and not in rock, but in flesh; perhaps even that the final outcome and consummation of all wealth is in the producing as many as possible full-breathed, bright-eyed, and happy-hearted human creatures. Our modern wealth, I think, has rather a tendency the other way—most political economists appearing to consider multitudes of human creatures not conducive to wealth, or at best conducive to it by remaining in a dim-eyed and narrow-chested state of being. Nevertheless, it is open, I repeat, to serious question, which I leave to the reader's pondering, whether, among national manufactures, that of souls of a good quality may not at last turn out a quite leadingly lucrative one."—John Ruskin.

Howell—A good deal depends on the formation of early habits.

Powell—I know it; when I was a baby my mother hired a woman to wheel me about, and I have been pushed for money ever since.

TO-DAY IS THE DAY

Do you lazily nurse your knee and muse?
Do you contemplate your conquering thews
With a critical satisfaction?
But yesterday's laurels are dry and dead
And to-morrow's triumph is still ahead;
To-day is the day for action.

Yesterday's sun: is it shining still?
To-morrow's dawn: will its coming fill
To-day, if to-day's light fail us?
Not so. The past is forever past;
To-day's is the hand which holds us fast,
And to-morrow may never hail us.

The present and only the present endures,
So it's hey for to-day! for to-day is yours
For the goal you are still pursuing.
What you have done is a little amount;
What you will do is of lesser account,
But the test is, what you are doing?

—Edmund Vance Cooke.

LEARN TO WRITE ADVERTISEMENTS

Earn
a Salary of
\$25.10 \$100.
a Week

We will guarantee to teach you by mail the most fascinating and profitable profession in the world to-day.

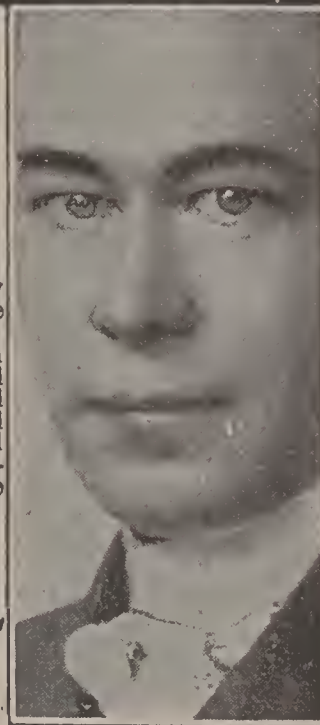
Learn the advertising business from the original school—the biggest and most substantial institution of its kind in the world. If you are ambitious and energetic and have a common school education, we can teach you the business by correspondence and increase your income from 20% to 100%.

Send for our beautiful prospectus: it's free.

PAGE-DAVIS SCHOOL

ADDRESS EITHER OFFICE

Dept. 635. Page Building, Chicago.
Dept. 635. 150 Nassau Street, New York.



ONLY \$1.

A Perfect Time-Keeper. Calling the Hour and the Half-Hour. Nearly Two Feet High, 14 Inches Wide, in Solid Walnut Case.

The Inlaid Woods of Ash, Ebony and Mahogany Ornaments are put together with minute care.

You never had such an opportunity to get so beautiful and useful an ornament for your den or your home—on such easy terms—mail us \$1.00 for one year's subscription to COMMON-SENSE, afterwards you may pay \$1.00 a month for 8 months which completes the payments on both the clock and the magazine.

Common-Sense Publishing Co.

Dept. 635 Page Building, Chicago.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

(This course began in the March number of this magazine. Copies may be purchased at the office of the school, or ordered by mail.)

BOOKKEEPING

We have been studying thus far, in a general way, the nature of accounts and how they are arranged in the Ledger,—the book of accounts. We will now consider the steps by which these entries are brought into the Ledger, for, as explained before, the Ledger is a copied book, all the transactions being first entered in other books called “books of original entry.”

Formerly it was the custom of bookkeepers to write out a complete history of all transactions, at the time and in the order in which

they took place in a book usually called a “Day Book” or “Blotter.” From this book, then, the debits and credits for each transaction, with the names of the accounts affected, were entered in a book called the “Journal,” from which place they were transferred to their proper accounts in the Ledger. The transferring to the Ledger from any book of original entry is what is known as “Posting.”

The old-style “Day Book,” as a separate book, is now very seldom found in the up-to-date business office, for the modern bookkeeper, instead of writing the history of the transaction in one book and the debit and credit items involved in another, prefers to combine both in one entry in a single book called the “Journal Day Book.” In making

Place and date of Opening Entry.

<i>Month</i>	<i>Day</i>	<i>Page</i>	<i>Name of account debited</i>	<i>Dr. amt.</i>		<i>Cr. amt.</i>
			<i>Name of account credited</i>			
			<i>Here is written a complete history of the transaction. Do not sacrifice clearness for brevity.</i>			
<i>Sept.</i>	<i>1</i>	<i>9</i>	<i>Merch.</i>	<i>125</i>	<i>—</i>	
			<i>James G. Anderson & Co.</i>			<i>125</i>
			<i>Bought of J. G. A. & Co.</i>			
			<i>on a/c per Invoice of</i>			
			<i>Aug. 25, 1909</i>			

this entry there is some difference of opinion among bookkeepers as to the best position for the debit and credit ledger titles and the explanation. The arrangement depends very much, though, upon the width of the journal sheet. The accompanying cut gives an arrangement which is adapted to the average size book.

In studying the cut, it will be seen that a journal entry is made up of six parts: 1st, date, comprising the year, month and day; 2d, name of ledger account debited; 3d, name of ledger account credited; 4th, amount of debit items; 5th, amount of credit items; 6th, complete history or explanation.

Position.—In every journal entry the name of the debit item should come first and should *always* be placed next to the folio or page column. This is called the *Debit Position*. The name of the credit item is placed on the line underneath, about three-quarters of an inch to the right of the folio or page column. This is called the *Credit Position*. By strictly adhering to the above arrangement, it is quickly seen whether the ledger title is to be debited or credited by the position which it occupies. The amount of the debit item is placed in the first, or debit money column, and the amount of the credit item is placed in the second, or credit money column. The explanation, which should be a clear, concise history of the transaction, is placed on the line underneath the credit item and about one-half inch to the right of it. This is one of the important parts of an entry, hence do not sacrifice clearness to brevity. When the debit and credit items are posted to the ledger, the page numbers of the respective ledger accounts are placed in the folio or page column of the journal opposite the proper items. This is called Postmarking, and it should never be omitted, for two reasons: 1st, it signifies that the item has been transferred to the ledger, and 2d, it tells exactly on what page of the ledger to look for it if it is necessary to refer to it at a later date.

Clean grit swats despondency right 'twixt the eyes.

Home Office, 5622 Lansdowne Avenue

Dr. J. N. MYERS

Dentist

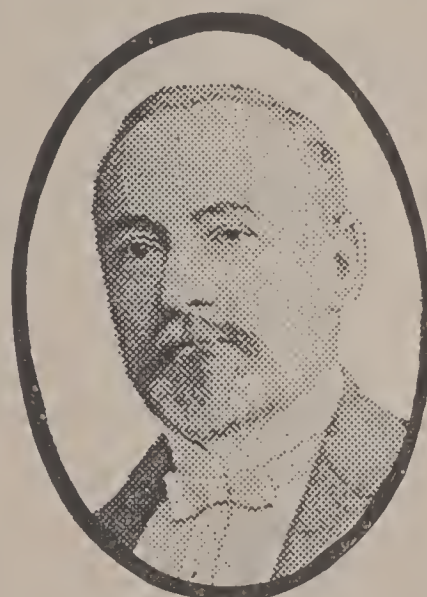
4217 LANCASTER AVENUE

(SECOND FLOOR)

PHILADELPHIA

Preston Bell Phone, 2651 A

An Established Firm of 20 Years' Practice that Makes EYE WORK a Specialty



No drops used to detect errors of the eye. Only scientific instruments.

Broken lenses replaced. Prescription and astigmatic lenses at low prices.

Our one-piece Invisible Bifocal for seeing near and far is the finest lens made, and should be seen by those that need two pairs of glasses.

CONSULTATION FREE

FLANAGAN OPTICAL COMPANY

3 South Thirteenth Street, Opposite Wanamaker's

FORMERLY 1227 CHESTNUT STREET

Bell Phone, Preston 3900

Established 1902

S. SNYDER

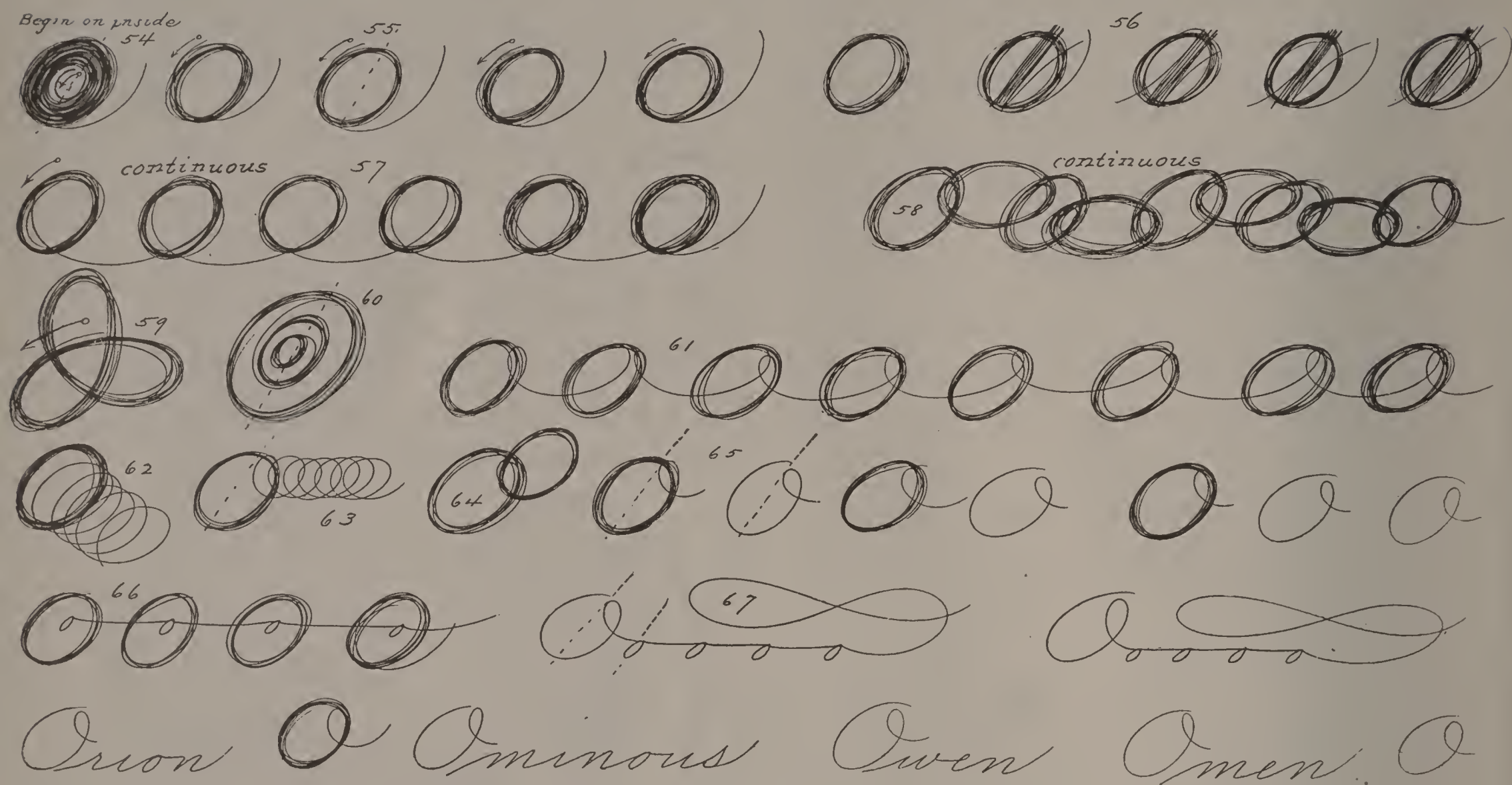
Fashionable

**LADIES' TAILOR
and HABIT MAKER**

4064 Lancaster Ave., Phila.

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST, Practical Education Institute



INSTRUCTIONS

(These lessons were begun in the March issue. All previous issues can be secured by addressing the office, or if you subscribe this month, the previous numbers will be included in your year's subscription.)

44-47. Review constantly the exercises given in the former lessons. Watch your form and keep your movement up. Practice at every opportunity.

48-49. Small "v." In exercise make all turns round and connecting strokes between letters compound curves. Copy the form of the letter carefully, finishing as in the second style of "r" given in previous lesson. Count 1-2-3, 1-2-3, for each letter. Write several pages of the word "Vivian." Do not stop practicing this word until you can write 20 words a minute, correct form.

50-51. Begin exercise with retraced oval and finish with traveling oval. Practice the

upward curve,—the finishing stroke of all words. Note that "w" begins like the "u," with left curve, and finishes with the horizontal curve, same as "v." The last half of "w" is much narrower than the first half. You should write about 25 words of "wave" or "wire" per minute.

52. Review of horizontal straight line exercise. Watch your movement carefully. Make it purely muscular.

53. "w" and "v" exercises. Keep letters well separated, with connecting strokes but slightly curved. Try this exercise on unruled paper and see if you can write a straight line without guide lines. Watch your spacing carefully and see that all letters are written between the lines formed by the opposite writing.

(Continued next month).

THE STRENUOUS LIFE AT WASHINGTON

To begin with, the Civil Service man was rushed this morning. Work began at 9 A. M., and as he did not reach the building until 8.59½ he was obliged to hasten greatly in order to get by the watchman on time (and he had used up all his permitted twenty-five tardies for this month). He had so many papers, pens and blotters to take out of his desk that this necessary task occupied fifteen minutes; ten more was spent in selecting a pen and five in changing the point. Do all he could, it was impossible to get started on the statistics of "*The Number of Peruvian Sheep in New Jersey in 1827*" before 9.45.

He had barely begun when the chief of his division came around and directed him to put aside this piece of work until some time in the following autumn. The chief had five columns of from 27 to 30 figures each, and asked him if he could add them up, finishing the job that day. The chief offered him help if he could not. But the Civil Service man resolutely undertook the task alone and unaided. It took hard work, but by dint of determination and perseverance he finished at 4.15, all except the endorsement of his signature on the back, and, as the day's work is over at 4.30, he was obliged to leave over the signing of his name until next morning. And thus an extra burden was already added to the following day.

Thus it was all the year, and it is no wonder that when his thirty days' annual leave had expired he was obliged to take his thirty days' sick leave also, in order to recover somewhat from nervous exhaustion and general breakdown, aggravated if not caused by overwork.
—*Puck*.

Keep cool, but don't get cold feet.

The millenium will be a time when people carry out their good intentions.

L. CURCIO

MODERATE PRICE

Ladies' Tailoring

Invitation extended to all to inspect my
goods and styles

1519 Walnut Street

Mortgages

Investments

EDWIN H. BEATTY

Real Estate Broker, Conveyancer

Suburban Properties a Specialty

52d and Locust Sts., Philadelphia

Bell Phone

DRINK



IN BOTTLES

A WHIRLWIND OF DOLLARS !

SELL POPULAR SHEET MUSIC

Greatest selling proposition in the market. Enormous demand, tremendous profits.

Send 25 cents, receive four
complete copies and particulars

Enterprise Music Co.,

To Agents, Storekeepers
and enterprising persons.

1949 North Twentieth St.
PHILADELPHIA

Publicity Department

Of the Practical Education Institute.

139 POSITIONS

were reported filled by our Publicity Department in our last issue. The busy season is now just opening and we expect to be able to record a greater number of good positions filled each month during the winter. It may be this department has assisted some of your friends. It is certain it could assist *you*, if you are not holding as good a position as you are capable of filling. It will cost nothing to try it, anyway.

The following persons have been placed in positions since our last issue:

Stella M. Fitzpatrick.....with W. H. Nash.
Myrtle Rafsnyder.....G. W. Flavell.
Jennie Erwin.....E. H. Barnett.
Wm. Judge.....Bernstein Mfg. Co.
Herman Weinstein Krauskopf.
Katie Friedman.....Crown Art Co.
Margaret Reid.....Penn Sales Co.
Laura E. Rothrock.....American 3-Way Prism Co.
Nellie M. Adams.....Guarantee Hosiery Mills.
Grace Kinkley.....W. H. Hoskins Co.
Regina Flood.....W. H. Hoskins Co.
Frances A. Maguire.....Dohan & Taite.
Edw. Flynn.....Printers' Board of Trade.
Flora Bardsley.....Norman Kellog.
Henrietta Smith.....Chas. R. Cook.

The Standard Typewriter Exchange report having placed Margaret Donnelly with Newlin & Knight Co.

The Remington Typewriter Co. report having placed Helen Teitelbaum and Margaret Boice.

EDUCATION FOR USE

Victor Hugo said, "When you open a school you close a prison."

This seems to require a little explanation. Victor Hugo did not have in mind a theological school, nor yet a young ladies' seminary, nor an English boarding-school, nor a military academy, and least of all a parochial institute. What he was thinking of was a school where people—young and old—were taught to be self-respecting, self-reliant, and efficient—to

care for themselves, to help bear the burdens of the world, to assist themselves by adding to the happiness of others.

Victor Hugo fully realized that the only education that serves is the one that increases human efficiency. An education for honors, ease, medals, degrees, titles, position, immunity, may tend to exalt the individual ego, but it weakens the race, and its gain for the world is nil.

Men are rich only as they give. He who gives great service gets great returns. Action and reaction are equal, and the radiatory power of the planets balances their attraction. The love you keep is the love you give away.

A bumptious colored person wearing a derby hat tipped over one eye, and a cigar in his mouth pointing to the northwest, walked into a hardware store and remarked, "Lemme see your razors."

The clerk smiled pleasantly and asked, "Do you want a razor to shave with?"

"Naw," said the customer, "for social purposes."

An education for social purposes isn't of any more service than a razor purchased for a like use. An education which merely fits one to prey on society is a predatory preparation for a life of uselessness, and closes no prison nor relieves pressure on a poorhouse. Rather it opens a prison and takes captive at least one man. The only education that makes free is the one that tends to fit the person to bear the burdens of life.

Teach children to work, play, laugh, study, think, and work, and we shall raze the walls of every prison.

There is only one prison, and its name is Inefficiency. Amid the bastions of this bastille of the brain the guards are Pride, Pretense, Greed, Gluttony, Selfishness.

Increase human efficiency, and you set the captives free.

THE MAN WITH A GROUCH

The man who has a perpetual grouch is often surprised because he finds it reflected in those he meets. Just think of the times when everything seems to go wrong—those days when one is accused of having got out of bed the wrong side. And it sometimes actually starts there. You rise, step on a collar button, jump and hit your knee against the bed, and finally get into an argument with a rocking-chair. This, of course, does not put you in the proper trim to find your shirt torn after you get it on, and your shoe-laces in a state of collapse. Everything you touch seems to go wrong. You miss your car, drop your car fare, get your neighbor's newspaper in your eye, and a fat woman walks on your feet. Sometimes this list of misfortunes lasts all day, goading you to frenzy.

Did it ever occur to you that you yourself were responsible for the greater measure of it? Instead of losing your temper in the first place and getting your nerves all unstrung, you could avoid the resulting ills. You will always find something to laugh at; if all else fails, laugh at yourself.—*Dr. Marden.*

HE WON HIS CASE

The lawyer told Mike Dolan, his client, that he had a good fighting chance. Mike mused a minute and then said, tentatively: "Do you think it would do any good to send his honor a couple of ducks?" "No, no!" replied the lawyer; "I know him too well. If you did that he would decide the case against you, sure as fate." Two days afterward the case was heard, and Mike won it out and out. So he called on his lawyer, and in the course of settling up affairs remarked: "Well, you see, sir, it was just as well I sent his honor those ducks." "What!" exclaimed the astonished counsel, "you sent the ducks after what I said?" "Yes, I did," replied Mike, "only after what you told me. I thought it just as well to send them from the man on the other side."—*Dundee Advertiser.*

"The Mail Order Man"



LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, "Mail Order Advertising" (telling how to advertise a mail order venture) and "Right Way of Getting Into the Mail Order Business," all for 50 cents.

*One copy of "THE MAIL ORDER MAN," with Booklets, 20 Cents.
NONE FREE*

ROSS D. BRENISER

908 P. Chestnut St., Philadelphia

Cut Flowers...

Keystone
Telephone

C. E. PIERCE
Flowers



**Wedding Decorations
and Funeral Designs**



4033 Lancaster Avenue

PHILADELPHIA

WE MAKE

Unequaled, Imperishable Photographs, from Oil Paintings, Ivory Miniatures, Daguerreotypes Tintypes, Kodak Pictures, Post Cards, and from life. Our prints will positively Never Fade

CHARLES TRUSCOTT

Specialist in Photography

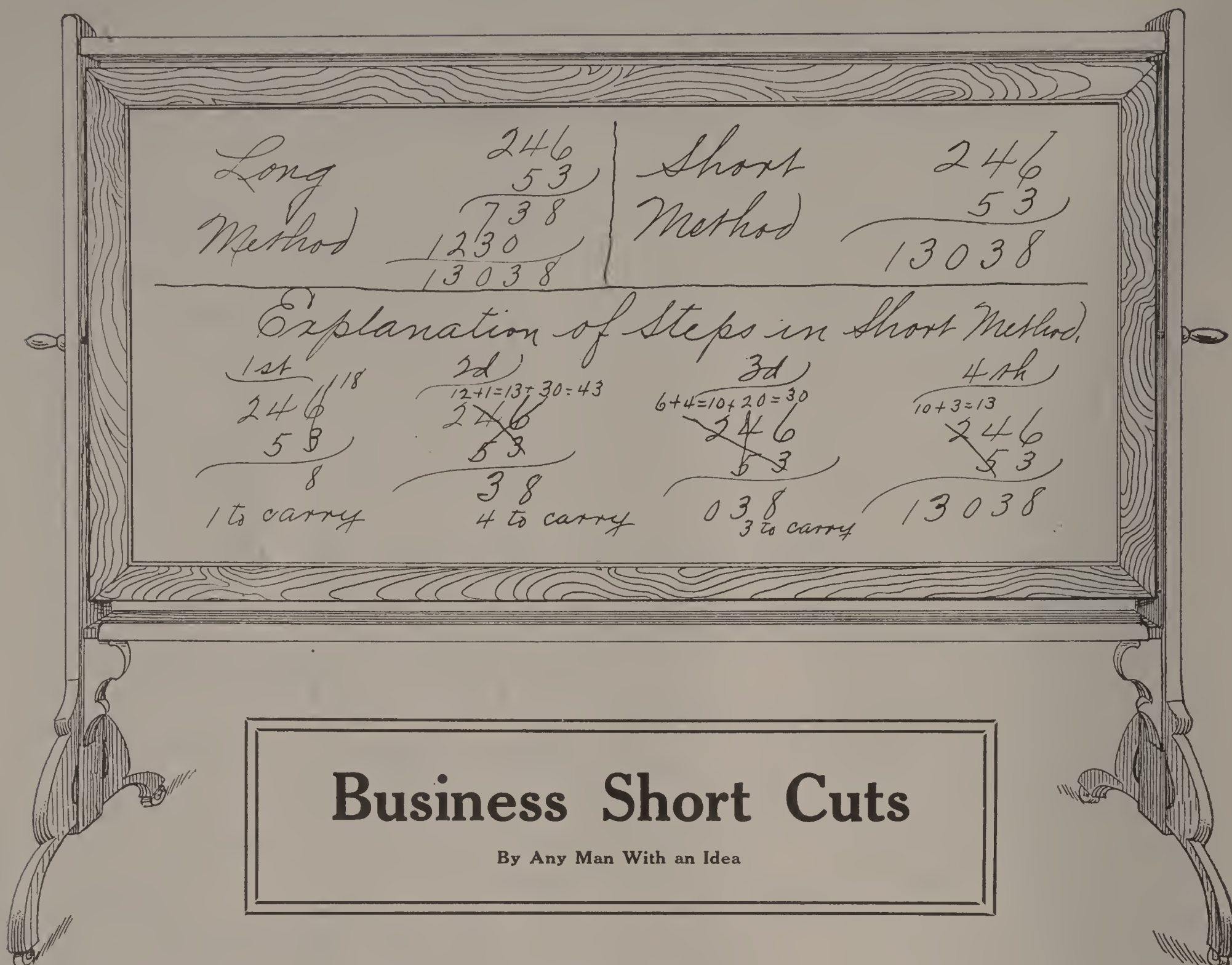
...HALE BUILDING...

S. W. Cor. Juniper and Chestnut Streets

PHILADELPHIA

Elevator entrance in Postal Telegraph Office.

Say, "I saw your advertisement in THE PRACTICAL WORLD."



Business Short Cuts

By Any Man With an Idea

BUSINESS SHORT CUTS

The blackboard explanation given in this issue is a continuation of the principles of cross multiplication given in the last number of this magazine.

EXPLANATION.

In the first step, multiply the units together ($3 \times 6 = 18$), setting down the 8 of this product as the unit figure of the answer and carrying the 1. Now multiply the tens figure of the multiplicand by the unit figure of the multiplier, and to that product add the 1 carried from the last step ($4 \times 3 = 12 + 1 = 13$); retain this product mentally, and to that add the product gotten by multiplying the unit figure of the multiplicand by the tens figure of the multiplier ($6 \times 5 = 30 + 13 = 43$). Place the 3 as the second figure of the answer, carrying the 4. Now multiply the hundreds figure of the multiplicand by the unit figure of

the multiplier, and to that product add the 4 carried from last step ($2 \times 3 = 6 + 4 = 10$); retain this product mentally, and to it add the product gotten by multiplying the tens figure of the multiplicand by the tens figure of the multiplier ($4 \times 5 = 20 + 10 = 30$). Place the 0 as the third figure of the answer, carrying the 3. Now multiply the hundreds figure of the multiplicand by the tens figure of the multiplier and to the product add the 3 just carried ($2 \times 5 = 10 + 3 = 13$). Place the 13 as the left-hand figures of the answer, giving us a completed answer, 13,038.

Failure is success in embryo.

In the soonness of the fool's parting with his money lies the next fool's hope of getting rich quick.

BACKBONE vs. WISHBONE

By Karl Ludwig Kraft.

Proportionally, if a man's backbone weakens his "wishbone" develops.

The nine-dollar-per clerk wastes his time in wishing he had the luck of a Rockefeller, a Carnegie or a Morgan—wishing that he had this, that or the other job—continually wishing.

The material parts of the human body, muscle or bone, develop only by usage. There is not, in nature, any spontaneous generation; everything comes by propagation.

Which are you developing—your backbone or your "wishbone?" Do not compaginate them. By constantly using your "wishbone" it will develop in undue proportions. On the other hand, in properly strengthening your backbone you should have no cause to wish.

"Brace up;" stand erect; strengthen your backbone—also, your jawbone. Learn to say "I will" instead of that monotonous "I wish." The world bestows prizes on men with a backbone, while to those with a "wishbone," asking for fish, she gives a serpent.

Motion propagates motion and life throws off life. Wishing you were fabulously rich leads you to the bread line.

"UP AGAINST" AND UP AGAIN

What is a failure? It's a spur

To a man who receives it right,
And it makes the spirit within him stir

To go in once more and fight.
If you never have failed, it's an even guess
You never have won a high success.

What is a miss? It's a practice shot

Which we often must make to enter
The list of those who can hit the spot
Of the bull's eye in the center.

If you never have sent your bullet wide,
You never have put a mark inside.

What is a knock-down? A count of ten

Which a man may take for a rest.
It will give him a chance to come up again
And do his particular best.

If you've never been bumped in a rattling go,
You never have come to the scratch, I know!

Can We Serve You in Any Way?**Engraving**

General Lettering and Monograms on Watches, Jewelry and Silverware. Up-to-date, reasonable prices. Monograms for Automobiles and all Leather Goods. Ornamental and General Engraving. Students instructed in the art; terms reasonable.

T. W. HITCHCOCK, 11 N. 13th Street

Bell Phone, Market 22-38

Keystone Phone, Main 28-33

**PHILADELPHIA
COFFEE ROASTING CO.**

15 N. Second St., Philadelphia

FREE 1 lb. of COFFEE
38 cent

To any one buying 5 lbs. of any of our Coffees, prices,
15c to 38c lb. Wholesale prices in 5-lb. lots

Come in and see it being Fresh Roasted every day.
We guarantee we can give you Coffee *better, fresher,*
and 25% cheaper than any other store in Philadelphia.

Bell Telephone

All Work Guaranteed

THE
**Talman Addressing
Company**

N. W. Cor. 9th & Filbert Sts., 3d floor

W. WALTON LEAP, Manager

WE

**Address Envelopes and Wrappers
Fold and Mail Circulars
Wrap Newspapers, Etc.**

**Deliver Circulars, Samples and ad-
dressed matter in this city
and nearby towns**

No matter how small or large the order, we can execute it rapidly and cheaply. Let us give you an estimate on anything you wish to mail or have distributed.

A specialty made of distributing circulars, samples, invitations and calendars by hand.

If you desire the addressing done at your office we can send competent men.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Correspondence Course

Of the Practical Education Institute

AN OBJECTION REMOVED

The prospective student should bear in mind when considering a course of instruction by correspondence, first, that THE PRACTICAL EDUCATION INSTITUTE is an established school, having a regular organization, and large force of teachers and well equipped school rooms, and is not simply and merely a system of offices and stenographers who write letters and correct papers as do many correspondence schools. You may know that the books we furnish you are in use in our regular classes and have been proved to be the best obtainable in their lines. You may also know that the methods used in instructing you are the same that have proved to be of largest benefit in teaching resident students and have made a record for this school for thoroughness and economy of time in preparing the student for his place in life. But most important of all, you may know that when you have finished your course at home, if you want a little extra personal instruction, you can secure it right at the same school and under the same instructors who have been teaching you at your home. You may know also that the school which has taught you is having daily calls for its graduates to fill excellent positions, and that you have the same claim upon it as the student who has spent his time in the school-room under the immediate supervision of the teachers.

Many persons object to home study because they think it impossible to secure as complete a knowledge of a subject at home as if in personal touch with the instructor. It is quite possible that some *may* require personal assistance to fully grasp all the principles of some study, but that same person may learn a great deal about it at home and only require a few weeks or months in school to accomplish what would otherwise require a much longer time, and thus he may save on both tuition and

living expenses. Or, if you fear there will be no position for you in your own town when you are qualified to accept a position, a short stay with us in the school-room, taking advanced work, will enable us to place you with some good firm here in the city, where your salary will be much larger and your opportunities greater than in any position you could now hope to fill. Taking it all round, don't you see that the correspondence course that has back of it a regularly equipped and organized local school is the only one you can rely upon in all emergencies? The public is beginning to understand this and a greater interest is being manifested in our correspondence work with each succeeding month. Never before have we seen such a turning towards the Government service, and hundreds are now preparing for the coming examinations who will stand far higher than those who enter the examinations without special preparation. People are also beginning to realize that they have been fooling long enough with a useless and cumbersome style of penmanship and are looking for a more business-like and intelligent style which they can learn at home. We furnish it, and give personal attention to each individual student, just as it is needed. With returning prosperity, business will assume its normal condition, money will again fill the veins and arteries of commerce, unusual opportunities will be open for the man who has saved a little ready cash, and a knowledge of the laws governing ordinary business transactions will become an essential to every man doing business for himself or for some other man. You need to know a good contract and a safe paper before dealing with either friend or stranger, and our course in commercial law will save some one a hundred times its cost if he takes it before he has made the mistake. Don't wait until you have gotten into trouble before you

learn what you should have done, for our course won't help you out. Its business is to *keep you out*.

In all of the courses we not only offer you instruction at your home, but if you wish to spend a few weeks with us to make sure that you have omitted nothing you will find us right here ready to help you as no other correspondence school can help you.

Consider the value of this feature, and then write us about any course which may interest you.

THE CROWN

By C. P. McDONALD.

He kept his eye upon the goal,
Contentment ruled his heart and soul;

He faced hard luck

With nerve and pluck

And paid the world's exacting toll—

His winning smile

Made life worth while.

Each day he did his level best;

He trudged along

And sang a song

Of cheer while riding on the crest.

Though years of toil brought no return,

Each knock but made Hope's bright light burn

The brighter, and his dauntless air

Struck from his life the word "Despair."

He bore his load

Along the road

And, though he staggered 'neath its weight,

He smiled to know

He had a show

To win, and did not hesitate;

And when the world kicked hard and pressed,

He grimly smiled, threw out his chest,

And joyed to know he stood the test,

And treated trouble as a jest.

He lugged his burden

And the guerdon

Of success at last came by;

And it crowned him

When it found him

With a fame that ne'er would die.

In China an odd way of taking the census prevails. The cities and towns are arranged in groups of ten houses. The oldest man in each group visits the nine houses which, with his own, makes up the group, counts the members of every family, and sends his report to the Imperial Census Bureau.

Lancaster Avenue Delicatessen

"Our Home Made Goods
Make Our Business."

4017 Lancaster Avenue

MAR=MORA

Trade Mark

10c The Invisible Mender 10c
Strongest and Best

Mends Everything!

Glass, China, Marble, Ivory,
Bone, Jet, Jewelry, Leather,
Wood, Furniture, Papier
Mache, Metal, Rubber, etc.

Beware of Counterfeits—
Ask for MAR=MORA

The only preparation of its kind on the market

Manufactured by

V. F. VAN STAN
1507 Ridge Avenue, Philadelphia, Pa.

PHONE, PRESTON 27-32-A

OVERBROOK 13-35

Does this advertisement PAY

Mr. Thomas
the Cleaner

No. 4071 MARKET STREET
STORE No. 2, OVERBROOK

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

SOME LEGAL QUERIES

EDITOR INFORMATION BUREAU:

Please answer the following questions:

1.—I see that Webster's definition for Negotiable Paper is, "Transferable by assignment or endorsement." Is this definition complete?

2.—I am a minor, but have left my home and am my own man as far as parental restraint is concerned. To what extent may I enter into a binding contract?

Answer.—1. Complete as far as it goes. A more satisfactory definition would be, "A paper which, when embodying certain necessary elements and transferred under certain conditions, passes into the hands of the purchaser free of any defenses which might have existed against it in the hands of the original holder." It is the only condition known in which a seller may convey a better title to the thing sold than he himself possesses.

In order to be negotiable, the instrument must be in writing, made by competent parties, payable in legal tender at a certain specified time, and payable "to bearer" or "to order." It must then be transferred in the regular course of business, before maturity, for value, and to an innocent party. And these conditions having been complied with, the person receiving the paper may collect it, *even though the original holder could not*. And this is the meaning of negotiability. A simple transferable paper carries with it all its deficiencies, and if the original holder could not enforce it, neither can any subsequent holder. The omission of any one of the above elements would destroy its negotiability, but not necessarily its transferability. The distinction may readily be seen.

2.—A minor can only bind himself by contract for the necessities of life, such as food, clothing, medical attendance and schooling suitable to his station in life. It matters not whether you are living at home or whether

your parents are living; the law does not recognize your capacity to contract until you reach your majority. Any contract made now would be voidable at your option, although if you wished to avoid it after you became of age, it would be necessary for you to disaffirm it immediately, or very soon after reaching your twenty-first birthday, otherwise you would be considered to have ratified it. And in case you wished to avoid such contract you would be compelled to return whatever benefit you might have received from it during your minority. The laws governing infants are entirely for the protection of the infant, as any contract entered into by an adult with an infant is as binding upon the adult as though both parties were of legal age.

SMASHING RECORDS ON EVERY HAND

In the heavens, in the waters, under the waters and on the roof of the earth, men have broken records to smash within the past few weeks.

Here are some of the records that have been broken:

August 27th—M. Henri Farman, long distance flying in heavier-than-air machine, 3 hours, 14 minutes and $26\frac{2}{5}$ seconds; distance, 118.06 miles.

August 28th—Glenn H. Curtiss flies $12\frac{2}{5}$ miles in 15 minutes and $50\frac{3}{5}$ seconds.

August 30th—U. S. submarine boat "Nor-whal" breaks submarine speed record.

September 1st—Dr. Frederick Albert Cook, Brooklyn, N. Y., discovery of North Pole, April 21, 1908.

September 2d—Cunard liner "Lusitania" breaks trans-Atlantic records, covering distance between Daunt's Rock, out of Queens-town, and Ambrose Channel lightship in four days, 11 hours and 42 minutes, an average speed of 25.85 knots an hour.

THE GLORIOUS FOURTH

In a small Virginia town a pompous negro was delivering a Fourth of July address to an audience of colored folks. He said:

"My colored fellow citizens, we have occasion to be proud of the Fourth of July. It was on the Fourth of July, 1796, that Christopher Columbus landed on Plymouth Rock and proclaimed freedom, liberty and independence to all mankind. And what was they doing down here in Virginny at that time? They had their feet on the black man's neck, a-hollerin,' 'Sick senter tyrannibus.'

"My colored fellow citizens, this is a great country. It is the proudest nation the sun ever shined upon. But if these Dimmercrats git into power here they'll do like they done in Rome. Look at Rome. Once the proud master of the land and the mistress of the sea, with her once proud citizens, which was Cæsar, Olympus, Demosthenes, and others too numerous to mention. Then these Dimmercrats got into power here, and what is she to-day? Overrun by Greeks, Canadians and other savages."—*Minneapolis Journal*.

MY DEBT TO FATE

(By Allan D. May, in Munsey's Magazine.)

I thank thee, Fate, that I am not the thing
Crowned and enthroned and called by men a king.

For I can eat
My bread and meat
Amid my little family group,
And wax not sick
From arsenic
Or prussic acid in the soup.

I thank thee, Fate, that no such things I own
As scepter, crown, and ermine robes, and throne.

For I can hike
Among the pike
And mingle with the friends I meet;
Nor fear to go
Lest some one throw
The nimble bomb beneath my feet.

I thank thee, Fate, that no one says to me,
With lying tongue: "Long live your Majesty!"

And that same night
Brings dynamite
And calmly lights the fateful fuse,
By traitors sent
With vile intent
To blow my head off while I snooze!

OESER & CO. PIANO MANUFACTURERS

1531 N. Twelfth St.

PHILADELPHIA

BUY YOUR PIANO DIRECT
FROM THE FACTORY
PIANOS EXCHANGED, RENOVATED,
TUNED, ETC.

Bell Phone, Poplar 5221



This
Lady

is an
advocate
of

Dr.
Frasiers'
"New
Method

Dentistry That Pleases

A few of my specialties are that I Guarantee

To tighten loose teeth.
To fit any mouth with a plate.
To remove nerves painless.
To Crown any tooth without pain.
To give you satisfaction and treat you
courteously.

FREE ADVICE

Hours: { 8.30 to 6
Sunday: 10 to 2

40 N. 8th Street

John H. Clower

Bell Phone, Poplar 66-91 D

FURNITURE
Bought and Sold

Furniture Cars and Express
To Hire

855 N. 13th St., Philadelphia, Pa.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Synopsis of the Courses of Study

Taught in the Practical Education Institute

COMMERCIAL COURSE.

Bookkeeping, single and double entry, retailing, wholesaling, banking, insurance, real estate, commission, opening and closing, rendering statements, balance sheets, etc.

Commercial Arithmetic, with special attention to percentage, interest, discounts, partial payments, settlement of accounts, partnership settlements, account sales, commission, brokerage, and all kinds of business calculations.

Business Short Cuts. All the most useful methods of handling problems in addition, multiplication, interest, discount, and all classes of problems to which cuts can be applied, effecting a great saving of time and insuring a greater degree of accuracy.

Business English. How to speak, write or dictate in the kind of language that will best convey your thoughts and express your meaning. How to say the most in the fewest possible words. How to write a business letter that will *do* business.

Business Law. How to make all kinds of contracts and make them *hold*. How to form a partnership, joint stock company or corporation. How all such companies are organized, managed and governed. How to convey real estate and personal property. How to deal with railroad and transportation companies. All about insurance and guarantee. Just what you need to know for your own protection.

Penmanship. A plain, rapid, easy-to-write and easy-to-read, running business hand, that has a money-earning value in any business office. No flourishing, no shade, no fancy strokes; just plain business writing.

Spelling. How to spell, pronounce and understand the meaning of all the words in ordinary use. Special attention given to business terms and technical expressions.

SHORTHAND COURSE.

Benn Pitman Shorthand. Principles, word-signs, contractions, phrasing, special forms, technical dictation, actual practice in office work.

Typewriting. Touch method. Many styles of machines. Accurate results demanded and secured. Actual practice in letters, copies, forms, tabulating, billing, invoicing, etc. Use of adding and billing machines and all office apparatus. Letter filing, card-indexing, follow-up systems, and everything found in the most complete business office.

English, Letter Writing, and Spelling covering the same ground as in the Commercial course.

COMBINED COURSE.

This embraces all subjects taught in the Commercial and Shorthand courses, and qualifies for any line of office work.

HIGHER ACCOUNTING COURSE.

This course embraces the same subjects as the Commercial Course, but advanced instruction is given in Bookkeeping and Commercial Law.

PENMANSHIP COURSE.

A series of drills and lessons prepared by experts and based on long experience in the school room. The most consecutive group of lessons ever arranged by any author. Over three hundred copies and drills and many business forms. Every lesson the exact reproduction of the work of the instructor.

BUSINESS LAW COURSE.

A complete treatise on contracts, negotiable paper, partnership, agency, corporations, guarantee, warranty, personal property, real estate, shipping, common carriers, bailments, etc., answering all questions usually arising in the business life of an individual.

ADVERTISING COURSE.

What is advertising? Analyzing the advertisement. Individuality in style. Earnestness and humor. Catch-line arguments. Newspaper advertising. Magazine advertising. Booklet and folder. Catalogues. Trade paper advertisements. Bill-boards, street cars, etc. The type. Space and position. How to lay out copy for the printer. How to correct proof. Display. Choice of stock. Estimating the printing bill. Order forms. The ad in the picture. Drawing for reproduction. Lettering and decorative designing. Half-tone and three color work. Zinc etching and wood engraving. Newspaper illustrating. The importance of system in advertising. Systematic tracing of business detail. Keeping track of inquiries. The follow-up system. Keying advertisements. The advertising man's part in the business. Determining the circulation and influence of mediums. When to advertise. The advertising rate. Mail order advertising. Bill-boards and distributing schemes. The local retailer. Advertising the manufacturer. General advertiser's problems.

CIVIL SERVICE COURSES.

Bookkeeping. Bookkeeping, arithmetic, penmanship, letter writing, spelling, copying from rough draft.

Stenographer and Typewriter. Stenography, copying from rough draft, copying and spacing, copying from plain copy, penmanship, letter writing, arithmetic.

Railway Mail Clerk. Spelling, arithmetic, letter writing, penmanship, copying from plain copy, U. S. Geography, reading addresses, systems of railway transportation.

Carrier and Clerk. Spelling, arithmetic, letter writing, penmanship, copying from plain copy, U. S. Geography, reading addresses.

Internal Revenue Service. Spelling, arithmetic, penmanship, letter writing, elements of accounts..

Custom House Positions. Spelling, arithmetic, penmanship, letter writing, conversion of currency, geography.

Messenger. Spelling, arithmetic, letter writing, copying from plain copy, penmanship.

LETTERING, SIGN PAINTING AND SHOW CARD WRITING.

Course contains 50 alphabets. Elements of lettering. Classification of letters. How to study. Materials required. Mechanical and free hand lettering. Component parts of a letter. Spacing of letters. Shading. Cutting-in letters. Ornamental letters. Proportion. Modifications of fundamental styles. Instruments to be used in mechanical lettering. Brush work. Brushes required. Classification of colors. Handling of colors. Harmony. Painting and gilding on glass, wood, metal, cloth, cardboard, plaster surface, etc.

THE "GOING TO BEES"

Suppose that some fine morn in May
A honey-bee should pause and say,
"I guess I will not work to-day,
But next week or next summer,
Or some time in the by and by,
I'll be so diligent and spry
That all the world must see that I
Am what they call a 'hummer'?"

Of course you'd wish to say at once,
"O bee! don't be a little dunce
And waste your golden days and months
In lazily reviewing
The things you're 'going' to do, and how
Your hive with honey you'll endow,
But bear in mind, O bee, that NOW
Is just the time for 'doing,'"

Suppose a youth with idle hands
Should tell you all the splendid plans
Of which he dreams, the while the sands
Of life are flowing, flowing.
You'd wish to say to him, "O boy!
If you would reap your share of joy
You must discerningly employ
Your morning hours in sowing."

He who would win must work! The prize
Is for the faithful one who tries
With loyal heart and hand; whose skies
With toil-crowned hopes are sunny.
And they who seek success to find
This honestly must bear in mind:
"The 'going-to bees' are not the kind
That fill the hive with honey."

—Nixon Waterman.

Let's Talk It Over

THE PRACTICAL WORLD,
N. E. Cor. 13th and Market Streets,
City.

GENTLEMEN:—The writer was rather amused with the article by Mr. Hall, "How to get a job and how to keep it"—so much so that this letter is the result.

Mr. Hall says: "When you go to look for a job the question will be: 'What can you do?'"

Right there is where I beg to differ. The question IS, "HAVE YOU HAD EXPERIENCE?"

If you have not: "We will consider and advise you if wanted"—which is another way of diplomatically telling you that your services are not required.

These are the questions asked by employers, and what is more they will not give, except in exceptional cases, an inexperienced person a chance to "show me" that they can make good.

This is cold, hard, experience of my own and I know of any number of similar cases.

E. S. MOORE.

We are glad to publish the above letter as it shows what is perhaps the darkest side of the picture upon which the young man or woman in business is called upon to look. But while we agree with the writer that experience is desirable, and for the more advanced positions an absolute essential, yet the thousands of young men and women who annually go from the school room to the business office, shows that it is not the exception but the general rule for the well-qualified young man or woman to find an opening where experience is not demanded, but where an opportunity will be given to "show me." A training in a well-conducted business college is generally worth more to a beginner than several years' experience without the college training, and most business men recognize it.

We cordially invite discussion of any practical topic and will gladly give space to either or both sides of any question of general interest.

Soreheads are worse than loafers—get rid of both, even if you have to suspend business for a week or two.

LIFE IS A FUNNY PROPOSITION

Man comes into this world without his consent and leaves it against his will. During his stay on earth his time is spent in one continuous round of contraries and misunderstandings by the balance of our species. In his infancy he is an angel; in his boyhood he is a devil; in his manhood he is everything from a lizard up; if he raises a family, he is a chump; if he raises a small check, he is a thief; if he is a poor man, he is a poor manager and has no sense; if he is rich, he is dishonest but considered smart; if he is in politics, he is a grafter and a crook; if he is out of politics you can't place him, as he is an undesirable citizen; if he goes to church, he is a hypocrite; if he stays away from church, he is a sinner and damned; if he donates to foreign missions, he does it for show; if he doesn't, he is stingy and a tight-wad. When he first comes into the world, everybody wants to kiss him; before he goes out they'll want to kick him. If he dies young, there was a great future before him; if he lives to a ripe old age, he is simply in the way and living to save funeral expenses.

ADVICE FROM THE WOODMAN

When everything seems up a stump
And fortune is "agin" you,
Don't pine. Spruce up and show the world
You've got the timber in you.

Easy street is neither the poorest nor the richest street in town.

There would be fewer cases of love at first sight if more people were gifted with second sight.

CONCISE SHORT STORY

Angelina Smith loved Edwin Jones.
Edwin Jones was poor.
Angelina Smith is Mrs. Robinson.

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 20 cents a line, \$2.00 per inch. No advertisement received for less than 25 cents.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE CO.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9. N. 13th Street, Philadelphia.

WANTED—A good encyclopædia at a moderate price. If you have a late edition of a reliable publisher that you wish to dispose of reasonably, address Box 66, care PRACTICAL WORLD MAGAZINE.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

EDUCATIONAL

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

WE TRANSLATE FOREIGN LANGUAGES

Sometimes you receive a communication in some language that you cannot read. There are many nationalities in Philadelphia, speaking many languages, and one man cannot well know them all. When you want a letter or communication translated, send it to the PRACTICAL EDUCATION INSTITUTE, and you will receive a correct copy of the paper written in correct English. And our charges are only nominal for the work done.

PRACTICAL EDUCATION INSTITUTE.

MISCELLANEOUS

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c., or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Greatest in the World

Waterman's
Ideal
Fountain Pen

"The Pen Corner"

BROADWAY & CORTLANDT ST. NEW YORK



Singer Building
47 Stories High

City Investing Building

Copyright 1928 by
L. E. Waterman Company

Waterman Building

Hudson Terminal Bldg.
in Background

'Mid Castles in the Air

The Waterman Building (31,000 square feet floor space) remains the only home in this vicinity devoted entirely to any one business enterprise. It is surrounded by business quarters of nearly 100,000 people.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Multi-Copy Typewriter

IS THE TRADE WONDER OF THE YEAR

It has jumped into the front rank at a bound—simply on its merits. Selling at only \$75, without equipment, to \$125 with equipment, it invites comparisons with



any and all machines—no matter what their prices or pretensions—in quantity and quality of work, in constant operation, in freedom from breakages and getting out of adjustment, in simplicity and durability of construction, in ease of learning and working, and in adaptability to the wants of the average business.

If you want results—not excuses ; performance—not promises ; if you want a machine that never needs repairs, adjustments, or gives you any trouble—**Buy a Multi-Copy Typewriter.**

Produces Perfect Fac-Simile Typewritten Letters—Does Office Printing—
Fills a Thousand Wants—Needs no Expert—Easy to Learn, Easy to Work

For Sale by **The Office Device Company**
C. JOSEPH 716 Chestnut Street, PHILADELPHIA

File Your Letters

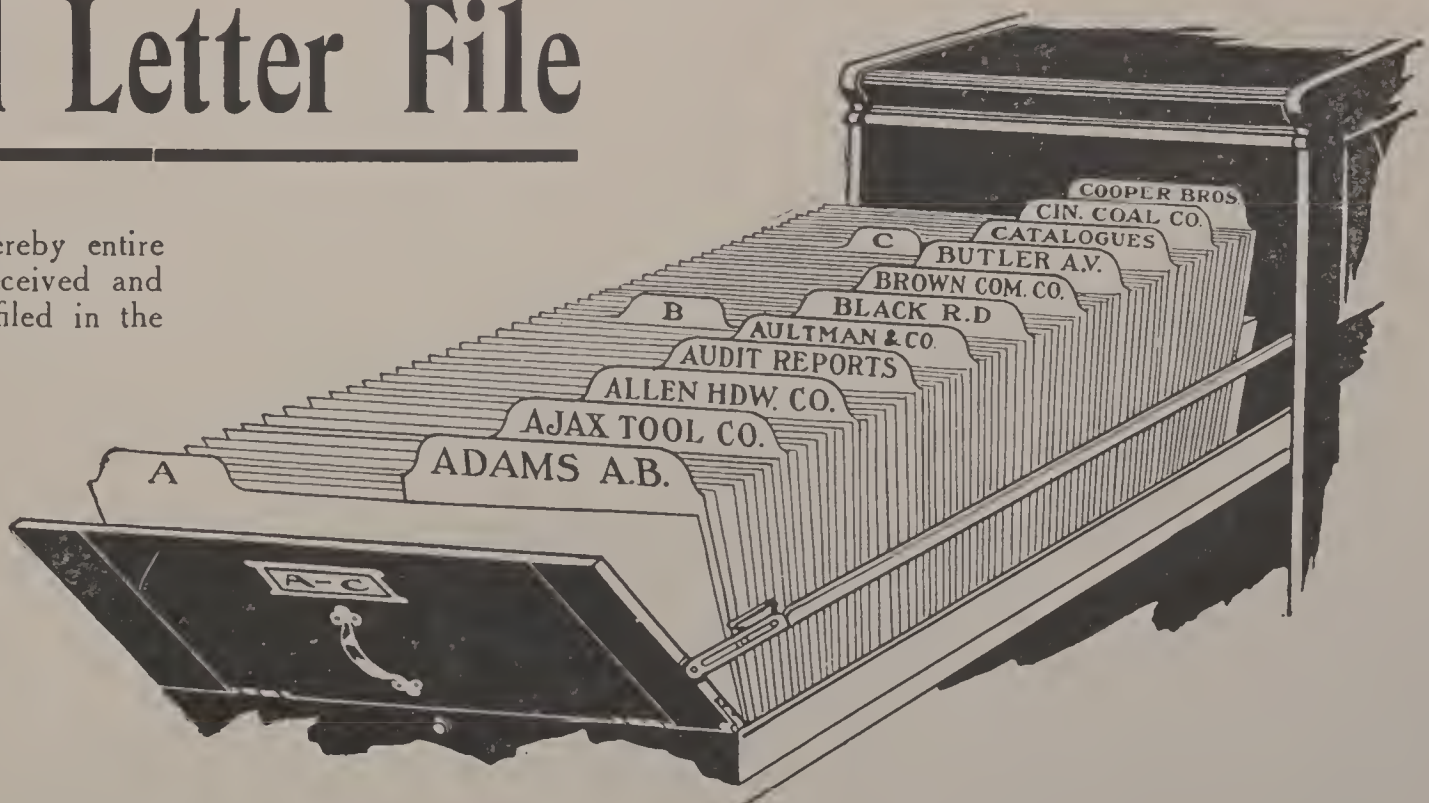
WHERE THEY CAN BE FOUND
ALPHABETICALLY IN THE

Vertical Letter File

¶ The only system whereby entire correspondence—letters received and copy of replies—can be filed in the same place.

¶ Time and labor saver for you and your employees—place your hand on any particular letter required—no long delays.

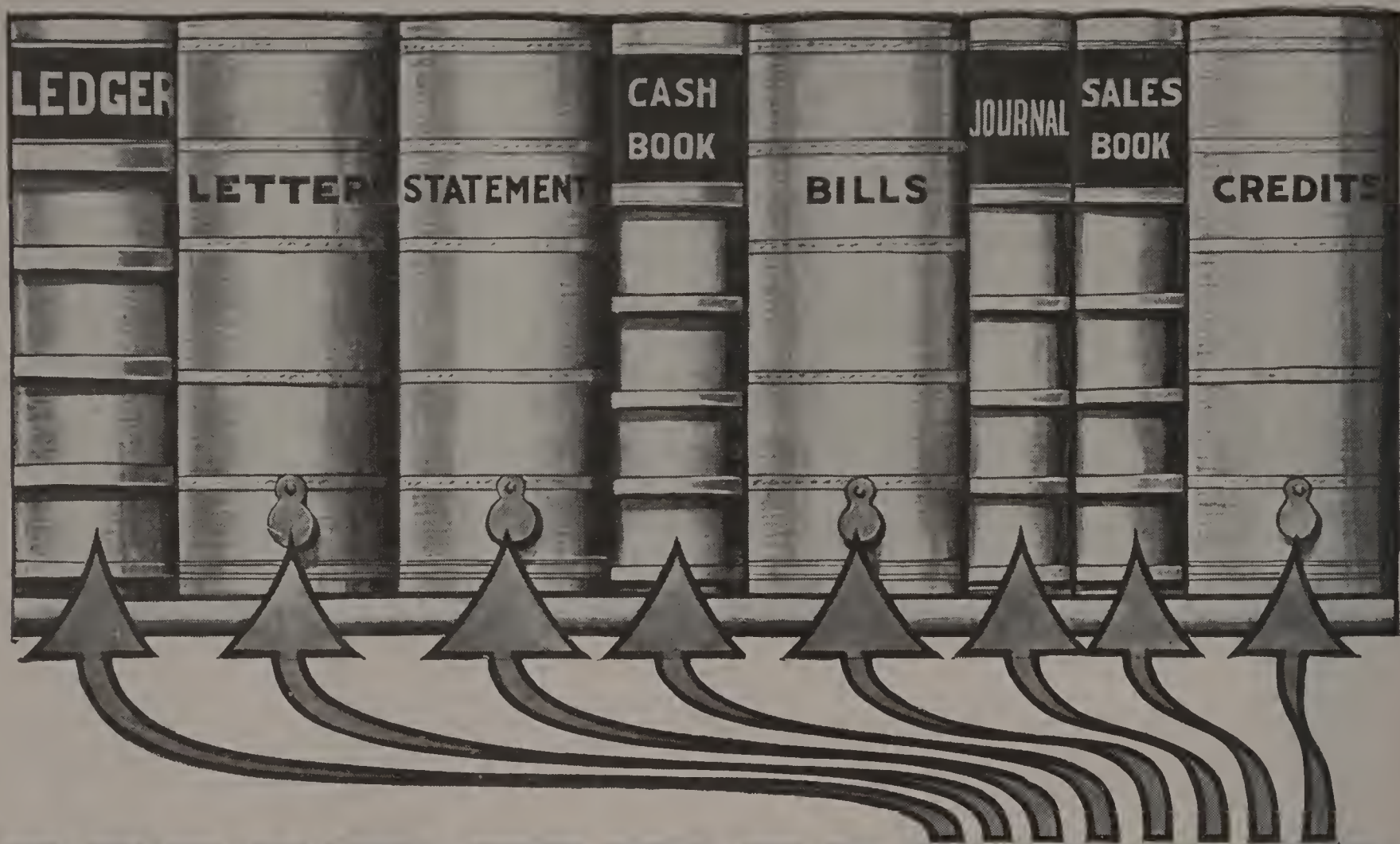
¶ Ask us for literature explaining the idea—or, better still, have one of our representatives call to explain in detail.



HOSKINS

The Store for Business Tools
and Quick, Intelligent Service

904-906 Chestnut St.
PHILADELPHIA



UNDERWOOD

STANDARD Typewriter

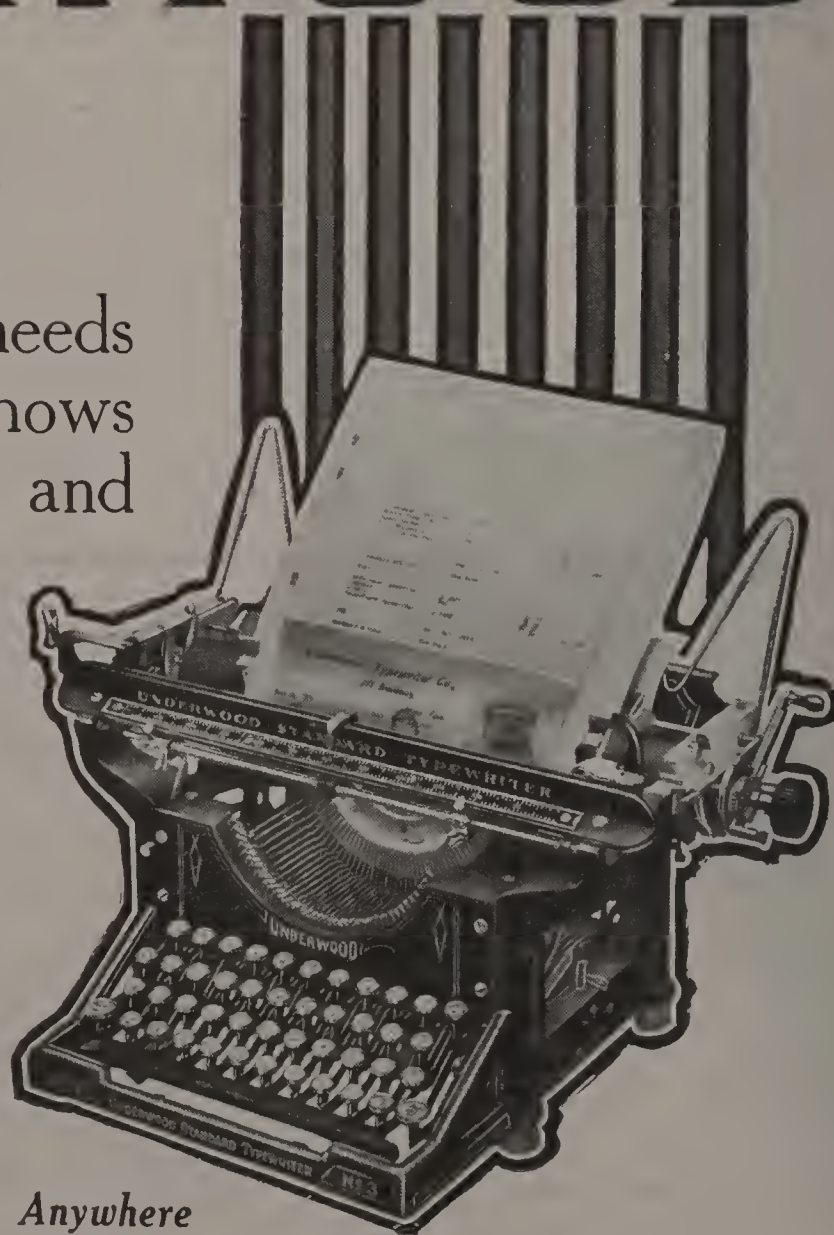
is built to meet the peculiar needs of modern accounting. It shows a tremendous saving of time and operating expense. It insures neatness and accuracy.

The UNDERWOOD led the way in Writing-in-Sight Construction, Built-in Tabulators, and Modern Bookkeeping Appliances. There is none to compare with it for originality, durability, speed and adaptability.

Before buying a machine that is at best but an imitation, let us show you a few of the exclusive features of the Underwood and you will understand why we say it is

"The Machine You Will Eventually Buy"

UNDERWOOD TYPEWRITER CO., Inc. Anywhere



PHILADELPHIA OFFICE, 725 CHESTNUT STREET

THE
**PRACTICAL
WORLD**

THE DOOR TO SUCCESS

PRACTICAL
EDUCATION
INSTITUTE

Practical Education Institute, Inc.

CAPITAL, \$100,000.00

Colonial Trust Company Bldg., N. E. Cor. 13th and Market Streets

HOURS OF INSTRUCTION

Day Sessions :—9 A. M. to 3 P. M., with intermission of forty minutes from 11.50 to 12.30.

Night Sessions :—7.30 to 9.30 P. M. on Monday, Wednesday and Thursday evenings.

Class rooms open for night students 6.30 o'clock.

Day sessions are held every week-day except Saturday. School open all the year ; students can enter any time. Personal instruction, modern equipment.

Holidays :—School sessions are not held during Christmas week or on legal holidays.

COURSES OF INSTRUCTION

Course No. 1.—Combined Course, including Bookkeeping, English, Spelling, Arithmetic, Commercial Law, Shorthand, Typewriting, Penmanship and Office Practice ;

Course No. 2.—Commercial Course, including Bookkeeping, Arithmetic, English, Penmanship, Spelling, Commercial Law and Office Practice ;

Course No. 3.—Higher Accounting Course, including Advanced Bookkeeping, Arithmetic, English, Penmanship, Spelling and Commercial Law ;

Course No. 4.—Stenographic Course, including Shorthand, Typewriting, Spelling, English, Penmanship and Office Practice.

PLAN OF PAYMENT FOR COURSE No. 1.

PLAN "A"—One Hundred Dollars (\$100.00) to be paid upon the acceptance of this agreement.

PLAN "B"—One Hundred and Ten Dollars (\$110.00) to be paid in four equal instalments of Twenty-seven Dollars and Fifty Cents (\$27.50) each,—the first instalment to be paid upon the acceptance of this agreement, and subsequent instalments to be paid monthly from the date of entrance.

PLAN "C"—One Hundred and Twenty-five Dollars (\$125.00) to be paid in ten equal instalments of Twelve Dollars and Fifty Cents (\$12.50) each, the first instalment to be paid upon the acceptance of this agreement and subsequent instalments to be paid monthly from date of entrance.

PLAN OF PAYMENT FOR COURSES Nos. 2, 3 and 4.

PLAN "D"—Fifty Dollars (\$50.00) to be paid upon the acceptance of this agreement.

PLAN "E"—Sixty Dollars (\$60.00) to be paid in four equal instalments of Fifteen Dollars (\$15.00) each, the first instalment to be paid upon the acceptance of this agreement, and subsequent instalments to be paid monthly from the date of entrance.

PLAN "F"—(Evening Sessions) Seventy Dollars (\$70.00) to be paid in fourteen equal instalments of Five Dollars (\$5.00) each, the first instalment to be paid upon the acceptance of this agreement and subsequent instalments to be paid monthly from date of entrance.

In addition to the above payments, under any of the above plans, books and stationery used are to be paid for as per following schedule :

The cost of all text-books for the complete combined course amounts to \$7.30, and the cost of the blank books and initiatory supply of stationery is \$3.50. The cost of all text-books for the complete commercial course amounts to \$7.75, and the cost of blank books and initiatory supply of stationery is \$7.00. The cost of all text-books for the stenographic course amounts to \$4.50, and the cost of the initiatory supply of stationery is 70 cents.

Extra paper, note books, pencils, pens, etc., may be purchased at the stationery room or the school or at any stationery store. Students taking part courses, as is the case with many students at the night sessions, do not require the full supply, and, of course, purchase only the text-books and materials needed for the studies they select.

The Practical World

EDUCATION ——— OPTIMISM ——— PROGRESSION

Practical Education Institute, Publishers
Market and Thirteenth Streets - - Philadelphia

E. I. FISH - - - - - Managing Editor
JOSEPH A. FINNEGAN - - - - - Advertising Manager

SUBSCRIPTION RATES: - - ONE DOLLAR A YEAR—TEN CENTS A COPY

ADVERTISING RATES MADE KNOWN ON APPLICATION

PUBLISHED MONTHLY ON THE FIFTEENTH OF EACH MONTH

Vol. I

OCTOBER, 1909

No. 8

CONTENTS

	PAGE.
The Profession of Accountancy.....	215
The Clank of the Chain.....	217
Good By, Hello Girl!.....	219
Why?	220
The Profession of Business.....	222
Story of a Stenographer.....	224
The Shorthand Department	226
The Commercial Department.....	228
Penmanship Department	230
Publicity Department	232
Business Short Cuts.....	234
Correspondence Course	236
Information Bureau	238
Through the Editor's Glasses.....	238

Success

There's a word of cheer for the man with pluck,
Who never gives way to an adverse luck;
Who never confesses that he is stuck,
But keeps on moiling
With vigor and toiling
No matter what comes and no matter what goes,
He laughs at the man with a burden of woes,
And finally harvests the crop that he sows.
His "stick-to-it" spirit eventually grows
On those whom he meets
In the marts and the streets,
And the byways and highways of life; and he greets
With a strong word of courage the man who retreats
At the first sign of failure, and shows him the way
To work with the sun if he wants to make hay.
He lives on the song side
Of life, on the strong side,
And knows not the wrong side,
But clutches the right;
Tenaciously clings till he comes out victorious,
Earning his spurs in a manner most glorious;
Comes back for more in each unequal fight;
Finally winning the goal he is after,
Spreading his doctrine of grit and of laughter.

—C. P. McDonald.

THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, OCTOBER, 1909.

No. 8

The Profession of Accountancy: Its Trials and Triumphs

(An address delivered by MR. W. A. CARNEY before the School of Commerce and Finance, Los Angeles, Cal.)

I will say to you that I know of no vocation which demands that its votaries bring to it a higher order of intellect, a greater degree of industry and a larger share of perseverance than the profession of accountancy. To the sagacity of a Solon must be added the politeness of a Chesterfield, and occasionally there must be brought into requisition the inductive processes of a Sherlock Holmes. These qualities must be fortified by clearness of judgment and courage of convictions; for the professional accountant may be called upon to go into court, or to appear before a board of directors, and to set forth in no mincing terms the results of his labors, even though in so doing he unmask a rogue or incur the ill-will of an unscrupulous schemer.

The bane of the accountant or bookkeeper is the trial balance. A story is told of a bookkeeper who remarked to his wife as he was dressing in the morning, "That confounded trial balance has been running in my mind all night," whereupon his wife said, "John, dear, you must tell the manager about it today and perhaps he will allow you something for working overtime."

Entering transactions in account books is a progressive process; now, it is self-evident that if there were no errors in the journal or in the cash book, or in the sales-book, or in any of the other posting mediums, and the postings from these were correctly made to the ledger, and each to its own proper account, and to the proper side of such accounts, there would then be in the ledger a proper set of accounts from which to make a trial balance, and if no error were made in taking off the

balance, a true and accurate balance should be obtained at the first attempt.

To sum the matter up, the accountant's motto should be, "Eternal vigilance is the price of the perfect balance sheet at the first trial." It is because of errors that trial balances won't balance and when they do not balance they give rise to worry, and worry was never very successful in locating errors.

An accountant should have a proper measure of his own capacity and limitations, both mental and physical. Each of us is capable of a certain amount of mental and physical exertion, and when we go beyond that we begin to act mechanically and then there is danger of our making errors. It is logical to suppose that you will at first be employed by others, and therefore will not be master of your own time; but so arrange it if you can and as early as you can to perform your duties with an unwearied brain. It is true that after you have become inured to the daily grind of actual work your brain will become strengthened so that you will be able to do a better class of work and more of it than you could possibly do at present.

In the race of life do not handicap yourself at the start by thinking or even admitting that anyone is holding you back, or can hold you back. We are largely the architects of our own fortunes. Whatever victories you win or honors you gain in the field of accountancy, you will realize in the final analysis if you think the matter over that you alone must supply the "steam," and that you must "make good" before your friends will grant you their full meed of praise. The difference between

the indolent and the energetic man is that when the indolent one puts on the roller skates he allows people to shove him about, whereas the energetic one strikes out immediately and learns how by his own exertions, even though he may meet with a fall or two in so doing. When you put on your skates, do not permit people to shove you about.

The accountant who acts as a professional auditor will be called upon to audit the books of various classes of bookkeepers, and among them the books of the unprogressive bookkeeper. Now, it seems to me that the unprogressive one never did nor could acquire a broad knowledge of accountancy; he has certain set ways—generally roundabout and unnecessary ways—such as copying the outgoing bills by hand into the sales-book, instead of making carbon copies or letter-press impressions of them, and then again copying them into the journal—for with him everything except cash must go through the journal—and if the auditor makes suggestions for the improvement of his old-time, narrow methods, Mr. Unprogressive is likely to develop a case of nerves, as he is quite sensitive about the sufficiency of his system and resents the imputation that it is capable of improvement. In such cases, the auditor should be careful to introduce changes gradually lest the heart of the unprogressive one be rent asunder by conflicting emotions.

He who would keep abreast of the times and of the advances being made in his chosen profession, must ever be a student. Changes are continually taking place in everything about us, and in our professional lives, and if we do not hold the prow of our boat toward the center of the stream, we will scarcely perceive that we are not moving until after we have drifted away from the current of events. The man who takes a lively interest in his work, who meets his daily task with an eager and willing mind and a sympathetic attitude, surely can be depended upon to perform his duties with thoroughness and enthusiasm. The progressive accountant should be a subscriber to one or more of the excellent magazines relating to accountancy and kindred

topics now being published. He should also possess a library pertaining to accounting subjects, and make additions of and become familiar with new books relating to accounting, as such books are issued from time to time. In this way the ardor with which he first wooed the coy maid of accountancy will be renewed year by year, and his mind, instead of becoming jaded, will remain young and sprightly.

COULD SEE ONLY REALITIES

A member of the Art Students' League tells this one on himself: In the course of a sketching jaunt in the rural districts last summer he had wandered rather afar afield, and finding himself in a picturesque section, arranged to stay a few days at the home of an old couple of uncouth but kindly nature. He was engaged one day, along the roadside where a calf was tethered, in making a water-color study of the pretty creature, when an automobile containing a party of Pittsburgers drew up and the occupants paused to ask for some information. One of the motorists took a fancy to the sketch, and made arrangements to purchase it, when completed, for \$25.

This bit of news aroused in the rural hosts of the artist the most profound astonishment, as he learned after retiring that night, on overhearing the following conversation:

"Land sakes, Hiram, d'yu believe them people really give him \$25 fer that little bit of paintin'?"

"Wa-al, some o' them Pittsburgers hez more money than brains, an' they're like t' do most anything."

"But, my land, Hiram, \$25 fer a little bit o' paper with a calf drawed onto it! Why, if they'd on'y a knowed it, they c'd a had th' critter itself fer half the money."

"The world's prizes go to him who demands them, declares himself worthy of them, and for them risks the ridicule which waits upon a failure to make good his challenge."

The Clank of the Chain

By E. I. FISH.

We are, each of us, creatures of limitation. Each, in our narrow sphere, we walk about as surely bound as is the wild beast in the menagerie or the Zoo. Some of us realize this; some do not. Some have such little knowledge of the great world beyond that, though their confines be made still smaller, they would not feel the narrowness, and though the whole world be thrown open to them, they would never go beyond their little circle of selfishness.

There was a time when people thought that all the world was comprised in a little stretch of land around the Mediterranean Sea, and maps made 2,500 years ago of the then known world, show little of Africa, nothing of what we know as Russia and Siberia and nothing of the Western Continent or Australia. It was a small world the people of that age lived in and, paradoxical as it may seem, it has been growing smaller ever since. For, although man's knowledge of it has increased, yet his ability to bring the uttermost parts of the earth together has made the world but one great community and enabled us to reach out and grasp the hand of him whose very existence was yesterday unknown, and call him brother.

And now that man has conquered the earth and the sea; now that he has measured the highest peaks of the Himalayas and sounded the depths of the mighty ocean, he is trying to enlarge his sphere of action by conquering the Kingdom of the Winds and making the whole Aerial Universe a right of way for his flying machines.

Man's whole existence is spent in an endeavor to widen his narrow horizon and to enlarge the scope of his dominions. But there are certain limits beyond which he cannot hope to go. Nature has set for him a bound over which he cannot step and environment has hedged him in with a Chinese wall that is insurmountable. We boast of our

freedom, not knowing that every act that we perform is in strict obedience to some law, and that only by continuing to be law-abiding, can we hope to continue to be free.

We mount the heights of our self-importance and say to ourselves and our little world: "I am monarch of all I survey," yet every day and twenty times a day we are pulled up with a sudden and a vicious tug by the chain of circumstances, whose clanking says to us in unmistakable tones: "Thus far thou shalt go and no farther." And this same clanking is forever sounding in our ears and this same chain is forever limiting our sphere and reminding us that unless we prove to be stronger than our surroundings and larger than our environments, we shall tread round and round an ever narrowing circle until our lives become centered in the infinitesimal "self."

Sometimes this chain is forged by others and sometimes it is of our own forging. And if the chain that binds us and holds us be the work of our own hands, then the fetters will gall and tear our flesh and the clanking will ring in our ears like the death knell from the infernal regions. The old man of today who can look back forty years and say, "*There* was the deed that is responsible for my present condition and moral standing; *that* was the act that, oft repeated—grew into the habit that has fettered my life as with a chain and kept me digging in the ditch of despair while others climbed to the mountain top of freedom and independence," is more surely and absolutely a captive than he who, under legal sentence, is wearing out his life in a prison cell. And he who despises the opportunities of youth and chooses the path of idleness and dissipation, is forging for himself a chain which will grow heavier and more galling with the succeeding years and its clanking will sound upon the ears as the funeral dirge of every brighter hope.

In future years, we look back from the position we then occupy and compare it with what we had hoped for, and we often find that we come far short of our youthful anticipation. It was not the fault of opportunity, for opportunity was ours; but mingled with the sweet music of the voice of opportunity we hear the clanking of the chain of indolence, and behold the result! We see ahead of us a splendid opening waiting for the right man to come and take possession, and we reach out to seize the prize when our hand is stayed by the chain of inefficiency. We struggle long and wearisomely to secure a position in some business house or some office, and when the position is secured we find ourselves wholly unequal to the work, and we are compelled to step down and out to make room for some better person, and as we cross the threshold of that office or that place of business and the door closes upon us, we hear the awful clanking of the chain of unpreparedness. We rise to address our fellows on some important topic or subject and our knees tremble and our lips parch and our breath comes in gasps and we feel drawn irresistibly to our seats by the chain of self-consciousness. We determine that we will be young people of clean minds and thoughts and words, but when two or three of us come together in any place where opportunity offers, the obscene jest or the ribald joke is in the air and someone's character is blackened and someone's virtue is questioned or made light of, and we go away thinking less of ourselves and of our fellowmen because we have here forged one more link in the chain of vulgarity that fetters us.

"As a man thinketh in his heart, so is he," and no man is better than he is when he is hidden from all the world. The talk and the actions of young men in dressing-rooms and closets; the inscriptions on the walls; the lack of respect for self and others there exhibited by word and caricature, show the real man. You cannot revel in vulgarity in private and bask in the sunshine of purity and loveliness in public. The chain that binds us is too strong for that.

We say, "I will never touch the accursed

stuff again," but when some good fellow meets us on the street and says, "Come on, old man, and have one on me," we forget our resolutions and we forget the consequences of the last debauch, and as we lift the glass to thirsty lips, there falls upon our ears with such distinctness that it seems it must be audible to everyone in the room, the clanking of the chain of appetite and of habit.

Chains! Yes, a thousand chains, any one of which is strong enough to bind us hand and foot and to forever cripple our usefulness and cramp our endeavors. Chains of passion, chains of procrastination, chains of lust, chains of falsehood, chains of fault-finding and fretfulness, chains that rattle and jar and rasp and clank; that fret and tear and gall and pinch and wring from our souls a cry of anguish or a groan of remorse. The world is full of chains, but in all the world there is no law to compel you to put on any of them, nor, having put them on, there is nothing to prevent you from breaking them.

But there is no pleasure in the process of freeing oneself from the fetters of an evil or a careless life and it requires many times the effort to break a chain than it does to make one.

What is *your* chain? Fortunate is the one who can look into his own inner consciousness and say, "I am free indeed."

But there are chains the wearing of which does not make the wearer a slave, but more of a free man. Chains that withhold only from the forbidden things and draw toward the pleasant things of life. The real student is bound to his work by a chain no less strong than any of the chains just mentioned—the chain of duty and love of knowledge, which will not suffer him to waste his time in idleness nor his strength in dissipation. The teacher is bound to his work by a tie stronger than his pay check, or his students will suffer from neglect and his nerves become racked before their time. The business man is just as surely bound to his desk or his counter and the professional man to his office or study as though the chains were visible. And yet these chains are not vexatious nor

their limitations irksome, because they bind us to the things we love and the duties we enjoy.

Such chains do not tire and fret and irritate, but they soothe and support and solace. They do not clank and jar, but they ring with a tranquil restfulness that makes sweet harmony in the wearer's ears. They do not drag down and hinder and delay, but they lift up and sustain and assist and quicken. They do not restrain one from the legitimate pleasures of life, but rather lead one into wider fields of enjoyment and usefulness.

We are all prisoners. We cannot escape it. The chain is universal. But we can choose what kind of chain we will wear. Shall it be the heavy, harsh, fretting, iron chain of careless method and polluted morals or shall it be the bright, gentle, delicate, golden chain of attachment to duty and love of the good, the true and the beautiful?

GOOD BY, HELLO GIRL!

"The dews shall weep thy fall tonight, for thou, alas, must go!" No more shall we hear thy still, small voice, chanting in silvery cadence, "Number, please!" or "Line's busy!" for thy place has been usurped by an unresponsive and soulless machine, thy name has been wiped off the pay-roll, and henceforth thou shalt be but a memory. "Ain't it awful, Mabel?" And this has all been brought about by a device just adopted by and installed in the Imperial German Post-office, and the only way you can square yourself is to marry a Dutchman and make him sorry he ever took away your job. The machine is described by Vice-Consul Brunswick, of Chemnitz, as follows:

"The apparatus is like a clock, with indicating numbers. The subscriber's set, connected to the automatic exchange, is composed of a disk on which are to be found ten holes numbered from the bottom up, 0 to 9. These holes are just large enough to permit the insertion of the average person's forefinger, the holes being on a movable disk. If, as an illustration, a person desires to be connected with number 951, the subscriber first removes the

receiver from the hook, then places his forefinger in the slot numbered 9, and rotates the disk as far as it will go; that is, until his forefinger strikes an obstruction. Then he removes his finger from the slot and permits the disk to return to its normal position under the action of a spring, whereupon the forefinger is inserted in the hole marked 5 and the disk is again rotated until the finger meets the obstruction, the disk being again permitted to return to its normal position; the subscriber then again places his forefinger in the hole marked 1, again rotates the disk, and lets it return to zero.

"The manner in which the connection is made is as follows: When a subscriber rotates the disk by placing his finger in the hole 9, he sends the requisite impulse over the line to the central office to move, in the case of the above number, the 100 switch nine steps; or, in other words, the switch picks out the ninth hundred. Similarly, when his finger is placed in the hole 5 and the disk is rotated, it again describes a pre-determined angle and sends back to the central office five impulses, which in turn move a final selector, which had, in the meantime, become connected to the 100 switch above referred to, five spaces, which will correspond to the 50's in this particular 900; and so again with the 1, until finally the apparatus in the central office has been connected through to line number 951 from the calling subscriber's line. It is not necessary for the subscriber to ring, inasmuch as this is also done automatically.

"The subscriber, having finished, terminates the connection by hanging up the receiver on the hook. Immediately another person can be called up. Should the subscriber wish to call while a number is in use, he can get no connection until the user has ceased conversation, and this, of course, does away with the annoying feature of being interrupted in the midst of a conversation by someone breaking in. By this system the subscriber can readily be connected at any time, whether day or night. It may ultimately do away entirely with the exchange girl, as it reduces the cost of maintenance."

W H Y ?

By F. GRANDVILLE BOGGS.

'Tis human nature, it seems, to ask this question. We are always endeavoring to have the unexplainable things of life explained. Each one of us has some why to ask, suggested, perhaps, by some observation or experience. The why I have to ask was suggested partly by experience, and partly by observation. It is: Why do so many people study one thing today and another tomorrow; go to one school today and another tomorrow; work at one trade or profession today and another tomorrow? In other words, why be derelict upon the ocean of life drifting hither and thither? Why not, if possible, find that for which one is most fitted and then steer perseveringly in one direction? It seems to me that the best thing one can do on starting out in life is to study the drift of one's mind—find out the current in which one's faculties naturally drift and then steer so straight a course that no one can be mistaken as to the direction or object of one's efforts.

"Seest thou a man diligent in his business? He shall stand before kings." All of life's success depends upon whether or not one has a definite object in view—an ideal toward which every energy, every power of mind, body and soul is directed. Truly the man who has found a place in life and is diligent shall stand before the great men of the earth, and more—he shall stand with them. All men admire the man with a purpose and unconsciously lift a hand to the head in salute as he passes by. Have you a purpose?

Though, it may seem somewhat irrelevant, I never come in contact with a man who has a definite object in life that I do not think of Abe Moore, back in West Virginia. Abe was a benefactor to the human race in many ways, though not many of those who were acquainted with him thought so, as is very often the case. He held the long distance record in joining church and, incidentally, in shouting. He could join church oftener, shout louder and longer than anyone else in the State, and, of course, was an adept at back-sliding. But it is of his everlasting persistence

as a joiner that I wish to speak. At revival time each year he joined almost every church in three counties.

I had often heard of Abe as a prodigy in this line, but had never seen him until one evening about six years ago during the progress of a revival in the M. E. Church in the little town where I lived. About Thursday, as I remember, it was noised abroad that Abe would be on hand to join church on Saturday night, so, of course, the whole town turned out to see the fun. In order to secure a good place, I went very early and succeeded in getting a seat in the rear of the little frame building that served the purpose of a church.

The services began at 7.30, but the building was filled long before that time and quite a crowd had collected outside. Those who were acquainted with Abe's methods knew he would show up about 8.30 and had seen that the right aisle of the church was not crowded and that a row of seats on the left of the aisle leading from about the middle of the room up to the mourners' bench, was left vacant. The fiery little hunchback preacher who had been exhorting about an hour had succeeded in persuading twenty or thirty sinners to come forward to the mourners' bench when a hush fell over the assembly and the real attraction of the evening entered. By craning my neck to a considerable extent, I succeeded in obtaining a good view of him as he came down the aisle. Never will I forget the sight that met my gaze. He looked more like a comic picture cut from the "funny sheet" of a Sunday newspaper than he did a real live man, yet, there was a certain air of determination about him that inspired respect. If he had been straight, he would have been anywhere between six and seven feet tall. On the ends of his arms, which hung from his narrow shoulders like pendulums, were hands that resembled hams. Likewise his feet were of extraordinary size and, situated as they were at the end of extremely slender limbs—well, they were big. His coat was three or four sizes too small for him and his trousers looked as though he had been melted and poured into them. His head sloped from the end of a remarkable nose to

an apex far back of the ears and was entirely devoid of hair except a little above each ear. His eyes were large, black, and full and his face seemed divided in half by a mouth that was expressive of every human sentiment. On the whole, he was a most unique specimen of humanity and as he walked slowly and solemnly down that church aisle swinging a dilapidated felt hat in his hand, he presented a picture never to be forgotten. Not a sound broke the silence save the gentle chug-chug of Abe's feet. Taking the rear one of the seats that had been left vacant for his benefit he leaned forward in the usual attitude of prayer.

As all those who ever attended a meeting of this sort will understand it is customary after the regular sermon to sing and pray alternately. The congregation stands while singing and remains seated during prayer. Abe, according to habit, took advantage of this and moved forward one seat every time he got on his feet thus coming nearer and nearer the "mercy seat" all the time. After about thirty minutes of maneuvering in this manner he arrived at the mourners' bench where he dropped down upon his knees among a score or more of "seekers," but instead of joining in their lamentations he utterly drowned them out. The fun had begun.

Have you ever been out on New York Bay on a foggy night and heard the shrieking of boat whistles and the clanging of bells? If so, you can form a faint conception of the uproar that filled that little white church for the next hour. All the while eight or ten preachers and deacons and members were crowded about Abe trying to "pull him through." At last this seemed accomplished; for the noise subsided and Abe was on his feet once more facing the congregation. His eyes were shining and there was a beatific grin on his face. Somewhere in the congregation a youngster yelled, "Abe's got it!" Perhaps the boy was right and Abe had gotten religion. Anyway he straightened to his full height, threw his shoulders back, let out a toot that would have shamed a locomotive, and fell over backward. The preacher caught

him by one arm and Deacon Jones by the other. Then things began to happen. Though his arms were held he had free use of his feet. These he lifted spasmodically high above the heads of those who were sitting in the front row and brought them down on the uncarpeted floor with a noise like a clap of thunder. Every time his feet hit the floor he yelled, "Glory Halleluyer." The building shook and trembled under the impact of his monstrous feet like a ship on a stormy sea. If there were any other noises they were completely drowned. Only Abe could be heard.

It seemed an age before he got on his feet again and started charging about the room like a wild bull in a China shop shaking hands with everyone he did not upset in his mad career. When the noise and clamor had ceased, the excitement had died down, and peace reigned once more, Abe had vanished. Where had he gone? Why, perhaps around the corner to join the Baptist Church. Anyway there is an absolute certainty that Abe will go on joining church till "kingdom come" if he does not secure the pure, unadulterated brand of religion for which he is seeking. 'Twas not his methods but the everlasting persistence of the man I admired.

If more of the human race were dominated by that energy and spirit that knows no defeat, by that everlasting push that lays the foundation of true prosperity and builds the structure of success and progress over the ruins of failure and defeat, the question I asked in the beginning would be unnecessary.

The world is throbbing with new life. Everything is hustling and humming and there are a great many things in store for the man and woman who will concentrate every energy on the accomplishment of some definite object. Why not join the procession of those who are going somewhere and make this the most successful year of our lives?

Only persistent effort will bring success and even that will not bring success unless concentrated upon the accomplishment of some definite object. Lend every effort to the accomplishment of one thing and you can have—what you will.

The Profession of Business

By THOS. DREIER.

It's a queer thing, isn't it, that so many folks still hold fast to the idea that business is not a profession, like law and medicine? They seemingly can't get it into their heads that business is a profession—the greatest profession in existence.

Of course, it is true that wise folks no longer look down upon a man because he is a merchant, nor does the wife of the professor in the college tell her children not to play with the Brown youngsters because their father is a storekeeper. Those days are happily past, just as the days when society men wore heavy lace-trimmed sleeves, which hid their hands and thus proclaimed to the public that they were not used for work, are now among the things that are no more.

Today we rate a man according to the service he renders. We do not care a "continental" whether a man's father fought at the battle of Bull Run, nor do we ask him if he can trace his family back to some castle on the Rhine. All we care to know is: What is he doing for himself, his family, the community in which he lives, and for his country? What service does he render? What is the character of that service? The storekeeper who sells the best goods in the best manner gets our trade. The most successful merchants are regarded as leaders in the commercial life of their cities, and their opinions are courted on questions of public moment. But in spite of all this the business of buying and selling goods at a profit is not regarded by the public as a profession.

We still talk of merchants and professional men, just as if there is a distinction. Why? We know that the best merchant is the best salesman. The best merchant is he who sells the most goods at a profit and gives the greatest amount of satisfaction to his customers. To do this work it is necessary to do business scientifically.

What is a science? Spencer says that science is nothing but organized knowledge. The science of law is the facts of common law, organized. The science of medicine is the organization of facts pertaining to the curing and prevention of disease. The science of business is the organized knowledge pertaining to the sale of goods at a profit.

Note what I say, "the sale of goods at a profit." In order to sell the greatest quantity of goods at a profit, a merchant must develop the power of persuasion. He must also be assisted by clerks who possess the same power. The more of this persuasive power they possess, the greater will be their success in selling goods at a profit.

Of course, we know that we cannot persuade anyone to buy of us who does not have confidence in us. It is therefore necessary that we possess a personality which will inspire confidence. There are some men to whom our hearts go out instinctively as soon as we feel their presence; there are others whom we instinctively distrust. To have this power which inspires confidence we are told that we must have only two things, Character and Health.

Sheldon tells us that "Character is that central magnetic force of true manhood and true womanhood, born of the development of the positive qualities and faculties of body, mind and soul." Character is more than mere goody-goodyism. Character is real manhood—is that power which inspires confidence. Of course, the successful business man must have health. The weakling has no place in the strenuous marketing of goods any more than he has a right to be the captain of Pennsylvania's football squad.

There are just a few things needed by the professional business man. Today there are no schools in the country teaching business as a science—as a profession. We have commer-

cial colleges where training is given in book-keeping, typewriting, shorthand and kindred branches. But we have no schools where instruction is given in the fundamentals—the personality of the individual and the developing of the power of persuasion.

The professional business man of the future will obey the injunction of wise old Socrates, who said, "Know thyself." The business-builder in the future will first of all be a man-builder. That man will be himself. He can only develop himself by developing the latent powers within himself. As he develops himself he must fill in with successful knowledge—the sort of knowledge now given in the departments of business in our leading colleges.

Yes, I know this is a big job. But isn't the business man engaged in a big work—the biggest there is? And, surely, you will admit that it takes big preparation to do big work.

A LAND OF OPPORTUNITY

Hawaii, our island territory, is today the land of opportunity for the energetic white man. There are probably more self-made millionaires residing in Honolulu than in any city of twice its size on the mainland.

There are scores of millionaires made and in the making in Hawaii at the present time. Men of moderate means last spring became by fall men of great wealth, after the sugar crop had been marketed. Small planters of pineapples, of a few seasons ago, are men of high finance today, expending hundreds of thousands of dollars annually advertising their output, that was not worth a tenth that sum all told a decade ago. New men are entering the field, the government is sending tens of thousands of men to man the greatest fortifications the world has ever known that must be built by white labor, new industries are springing up, creating new men of wealth, and those who have made their millions are retiring to enjoy life under the most ideal conditions imaginable.—ALEXANDER HUME FORD, in the *Van Norden Magazine*.

When you've laid your nest-egg, get busy and hatch it. And don't let the eggs get cold.

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not
tolerated. Everything sold is in good
taste and correct form. :: :: ::

JACOB REED'S SONS

**Clothing, Haberdashery, Head-
wear, Auto Apparel and
General Outfittings for**
:: Men ::

1424-1426 Chestnut Street

VELOSOGRAPH

E
L
O
S
O
G
R
A
P
H



V
E
L
O
S
O
G
R
A
P
H

VELOSOGRAPH

SPEED WRITING

Are you a Stenographer and ambitious? Do you wish to increase your speed to 210 words per minute? The latest, cheapest and best dictation outfit that makes for speed and accuracy in shorthand and typewriting on the market. Write

JOHN A. WATTERSON

Complete dictation outfits
for school or individual use

Box No. 1225, Pittsburgh, Pa.

STORY OF A STENOGRAPHER WHO ARRIVED AT GREATNESS

In the category of big jobs the Collectorship of the Port of New York stands, says the New York Herald, well toward the top, and the appointment of a new man for the post is an event. That is why this article is written about William Loeb, Jr.

By way of preface it may be said that Mr. Loeb will collect about two-thirds of the revenue of the government from customs, which in round figures was \$332,000,000 for the last fiscal year. He will give bond for \$300,000 to the government, and he will have a prominence in the affairs of his party that no collector has attained since the days of Collector Fassett.

In point of influence, responsibility and opportunity, Mr. Loeb will rank with a Cabinet officer, and he got the post from President Taft because it was preferable to some of the Cabinet portfolios.

The new Collector of the Port really began his "career" in 1899. The Republican party had just scraped through with Theodore Roosevelt as its candidate for Governor the year before and the young Colonel of the Rough Riders was getting firmly seated in the saddle at Albany. When the inauguration was over and the reception in the Executive Chamber was ended, the new Governor wanted to get down to work. He asked William J. Youngs, his private secretary, for a stenographer. The word went out to the room where the shorthand men attached to the Executive Chamber staff were waiting in fear and trembling for just such a summons.

"You go," said the chorus of voices to Mr. Loeb, who was the newest comer. Loeb went, in fear and trembling, because all the stenographers had heard from "Cal" McKnight, who had been with the candidate on his campaign tours, that he was a "terror" to "take."

Loeb took the dictation, wondering, when he was almost ready to drop, when the Governor would stop to take breath or collect his thoughts. But he stood the test, did not miss a word, and the copy, typewritten, was laid

before Mr. Roosevelt and did not need to be corrected.

When the Governor next day was ready to dictate he asked for "that young fellow I had yesterday." Again Loeb went. His future was assured, but he didn't know it then. He became the private secretary of the Governor, private secretary of the Vice-President, assistant secretary to the President, and finally Secretary to the President on the promotion of George B. Cortelyou. Now he becomes Collector of the Port of New York, the most famous of all federal offices, which on one occasion revolutionized the politics of the country and led to the assassination of a President.

On such small things hang futures! Had Mr. Loeb, that first day that he took Governor Roosevelt's dictation, made a few slight mistakes in his "pot-hooks," he would not have come back the next day to make more of them, and he would not now be Collector of the Port, with revenue cutters at his disposal, members of the Union League ready to do his reverence, and \$12,000 a year as his income.

The story of a stenographer who arrives at greatness is always of as much absorbing interest as that of a telegrapher who becomes the head of the steel world, and it will pay to spend a few minutes relating how Mr. Loeb laid the foundation for standing up under the demands that were made on him. He was born of the plain people in Albany, just that stock that Mr. Roosevelt is so fond of taking hold of and advancing. He made a study of shorthand as the result of a chance remark made by a family friend who wrote debates and said once that he would make a stenographer of young Loeb.

It was years afterward that Mr. Loeb, in casting around for a profession, recalled the remark. He had attended the public schools until he was twelve, had worked for two years as telegraph boy and had gone through the high school. When he decided to take up the study of shorthand he was compelled to pursue his studies by night. While he was yet perfecting himself in shorthand work he worked in an insurance office and for an express com-

pany. He became a court reporter and was associated with Eugene Burlingame, of Albany.

Mr. Loeb, when he was twenty-one years old, was elected official stenographer of the New York Assembly. He was one of those connected with the publication of the Legislative Record, which is a resumé of the proceedings of the Assembly, and the plan was to make it a daily report of the debates, similar to the Congressional Record.

WHISTLE; IT'S A GOOD SIGN

The Wright brothers whistle as they work. Orville plays the piano a little, and that is how they learned their tunes. A correspondent who spent hours with them in their workshops says that their favorite air is Schumann's "Traumerei." That means "Dreaming." No wonder this is the tune these men like best. They are dreaming all the time, the great dream of a wonderful creation. And they are making it come true; making it come true with their own hands and brains. When Wilbur drills a hole in a hinge he looks like any other workingman; the hole isn't any better than one any good mechanic could make. When Orville puts a nut on a bolt he looks like any other machinist. But they both whistle "Dreaming." Not every workman can whistle at his work. This is sometimes because he has no dreams; he outlines no future himself; he doesn't plan to "do something" in this world.

But a workman who dreams and is making his dreams come true—how he can whistle! Every hole, nut, bolt, screw has a meaning; every creak of a wrench says, "Go ahead! Toil on! You are making your dream come true!" Your dream needn't be an airship. It may be a happy home, or an education for your children, or comfort for loved ones. If you want to be happy and able to whistle at your bench get yourself a dream. Then begin to make it come true. If you can whistle at your bench now it's a good sign.—*Houghton Gazette.*

QUENTIN'S VELVETTE BATH POWDER

Makes the skin soft as Velvete—A delightful luxury in the bath—At Druggists and Toilet Counters
25 Cents—Or by mail

CHAPMAN & RODGERS, Inc.
510 Arch Street, Phila.

Damp Wash For 50 Cents

¶ Your weekly family wash done by the most modern *sanitary* method, returned within 48 hours, ready to iron.

**BLUE MONDAY CHANGED
TO SUNNY MONDAY**

¶ *Colored Clothes and Flannels* each washed separately by special methods.

¶ Give us a trial and be convinced of the *benefits* derived by having your weekly wash done by

The Damp Wash Laundry Co.

226 Ashmead Street

Phone, Gtn. 12-53.

GERMANTOWN

K. SHOIFER General Upholsterer

All kinds of Furniture Repaired
Parlor Suites and Window Shades Made to Order

Paper Hanging & Decorating

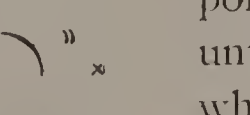
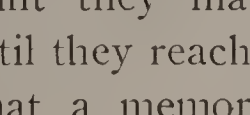
3826 Lancaster Ave., Phila.

The Shorthand Department

By MISS CORA C. MYERS, M. E., M. P., PRINCIPAL SHORTHAND DEPT. PRACTICAL EDUCATION INSTITUTE

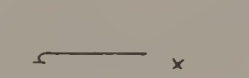
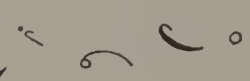
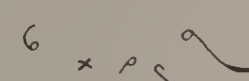
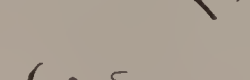
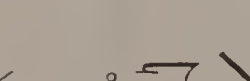
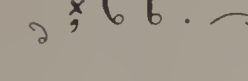
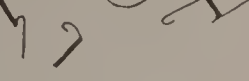
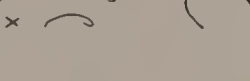
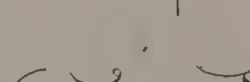
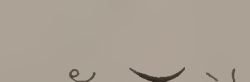
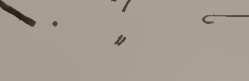
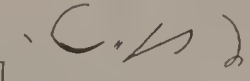
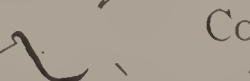
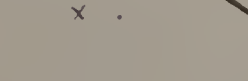
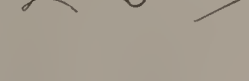
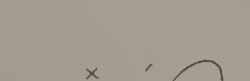
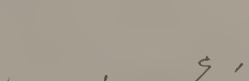
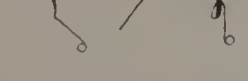
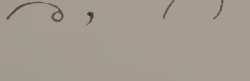
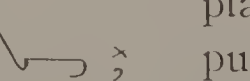
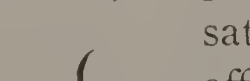
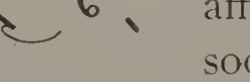
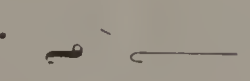
(This course began in the March number of this magazine. Copies may be purchased at the office of the school, or ordered by mail.)

INSTRUCTIONS

" "     " x

ADVANCED STENOGRAPHY.

Transcribe and send in for criticism:

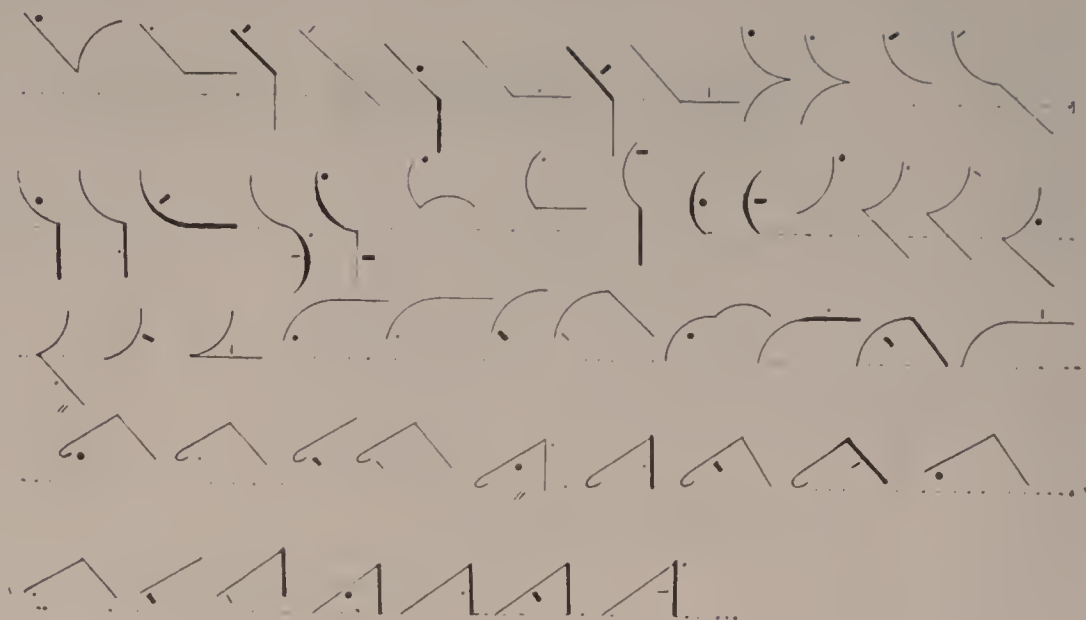
KEY TO SHORTHAND IN SEPTEMBER NUMBER.

The 5th of September, 1774, dawns at last. At ten in the morning, the delegates assemble at the Merchants' Coffee House. From that point they march on foot along the street until they reach the threshold of this hall. And what a memorable procession! The young men cluster around them as they pass, for these are the chosen leaders in the struggle

that has come. The women peep at them wonderingly from the bowed windows of their low-roofed houses, little dreaming, perhaps, that these are the fathers of a republic for the sake of which their hearts are soon to be wrung, and their houses made desolate. Yonder urchin, playing by the roadside, turns his head suddenly to stare at the stately company. Does he dream of the wonders he shall live to see? Men, whose names his children shall revere through all descending generations, have brushed by him as he played, and yet he knows them not. And so along the street and down the narrow court and up the broad steps Congress takes its way.

The place of meeting has been well chosen. The Carpenters' Company, which owns the hall, are the friends of liberty. They have offered their hall to the delegates, and the place seems fit. The question is put whether the gentlemen are satisfied, and passed in the affirmative; the members are soon seated and the doors are shut. The silence is first broken by Mr. Lynch, of South Caro-

lina. "There is a gentleman present," he says, "who has presided with great dignity over a very respectable society, and greatly to the advantage of America," and he moves that "The Hon. Peyton Randolph, one of the delegates from Virginia, be appointed chairman." He doubts not it will be unanimous. It is so, and yonder "large, well-looking man," carefully dressed and with well-powdered wig, rises and takes the chair.



"RAY" AND "HAY" STROKES.

These two strokes are always written with an *upward* motion of the pen or of the pencil.

Notice that the slant of these two strokes is much greater than the slant of *chay* and must be practised with great accuracy. Consult the dictionary and notice the pages of words; necessary, common words that begin with the sound of "r"; the curved "ar" does not form good, sharp angles with many of the consonants, consequently, *upward* ar, or "ray" must be used.

"Hay" is the name given to the stroke which represents the sound of *h* in the Long-hand alphabet.

Study and copy each of the following words until they can be read rapidly and written accurately.

WHAT MONEY IS.

The best talking machine.
Cupid's greatest rival.
Bait for matrimonial hook.
A green path between heaven and ?.
The best evil on earth.
An effective substitute for brains.
It makes crooked things straight.
It makes straight people crooked.
It is a passport to everywhere but heaven.
It is the most difficult root to cultivate.
It attracts us before we have it.
It distracts us after we have it.
It detracts when we don't have it.
It is the best friend of the masses.
The support of the classes.

The aim of the lasses.

The lover's money—Matrimony.

The court's money—Testimony.

The married man's money—Harmony.

The divorcee's money—Alimony.

It is what you get into trouble for;

What you get out of trouble with.

A curse to some that have it.

A misery to all who don't have it.

And its use is its only advantage.

I'M PROUD OF IT!



And I want *you* to sit right down and send me 25 cents, (stamps will do) for a full year's subscription to my magazine.

Beach's Magazine of Business

It is a handsome monthly magazine for bookkeepers, and business folks. Full of useful information and good business stories. If you are not pleased after reading the first number I will refund your money.

Send me that "quarter" TO-DAY

E. H. BEACH
PUBLISHER

39 West Fort St.

Detroit, Mich.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Commercial Department

By PROF. W. R. WAGENSELLER, A. M., Principal Commercial Department, Practical Education Institute.

(This course began in the March number of this magazine. Copies may be purchased at the office of the school, or ordered by mail.)

BOOKKEEPING

Having explained the arrangement of that book of "original entry" called the Journal, we will now endeavor to make clear how to determine what Ledger titles should be placed in the debit and credit positions. This should not be difficult to learn to do, for all journal entries can be made by using one or the other of the following simple rules:

DEBIT.

1. That which is received.
2. That which takes value from the business.
3. The receiver.

CREDIT.

1. That which is given.
2. That which brings value to the business.
3. The giver.

By carefully studying the accompanying journal entry for the following transaction, and the explanation of it, it can easily be learned how to apply the rules given.

Transaction—Sept. 1st, bought merchandise of James G. Anderson & Co., on account, per bill of Aug. 25, 1909.

EXPLANATION.

Before attempting to journalize any transaction always analyze it completely, for then you can readily answer the questions which will arise as you are applying the rules.

As the Ledger title to be *debited* always appears first in each journal entry, we will begin with the first debit rule. After fully understanding the transaction, repeat the first rule, which is "Debit that which is received." Then ask yourself the question, "Do I receive anything?" If the answer is "yes," as in the transaction given, place the name of the account representing that which is received, which in this case is Merchandise, in the Debit position and the amount in the first money column and you would then disregard the other debit rules and begin to ascertain the credit. If, though, the answer should be "no," pass to the second debit rule and repeat it—"Debit that which takes value from the business." Then ask yourself the question, "Does anything take value from the business?" If the answer is "yes," debit that account which does so. If, however, the answer is "no" pass to the third debit rule, which is, "Debit the Receiver," and by questioning yourself you can decide the person to be debited.

Having ascertained in this way the Ledger title to be *debited* we will now proceed to find

Sept.	1	9	Merch.	125	—		
			James G. Anderson & Co.			125	—
			Bought of J. G. A. & Co.				
			on acc per Invoice of				
			Aug. 25, 1909				

out, by using the credit rules in a like manner, the Ledger title to be *credited*.

After repeating the first credit rule, which is, "Credit that which is given," ask yourself the question, "Do I give anything?" If the answer is "yes," place the name of the account representing that which is given in the credit position and the amount in the second money column. If the answer should be "no," pass to the second credit rule and repeat it—"Credit that which brings value to the business." Then ask yourself the question, "Does anything bring value to the business?" If the answer is "yes," credit that account which does so. If, however, the answer is "no," pass to the third credit rule, which is, "Credit the giver," and ask yourself the question, "Who is the giver?" Having determined by answering this question, who the giver is, which in the transaction used as illustration is James G. Anderson & Co., place the name in the credit position and the amount in the second column.

AND IT HAS ALWAYS BEEN THAT WAY

Do you know that there are more 15-dollar-a-week clerks than the world needs, and fewer men who can draw \$10,000 a year? It is a grave and solemn fact. Just as the baseball magnates have their scouts out looking for the best available material, live business men are on the alert to land the chaps who can earn the ten thousand. They are not necessarily the most clever or brilliant players in the game, but they can be relied upon for loyal, constant and undivided service, which means that they get there. The cheap ones don't. They are selfish, intractable, rebellious and would rather damn an employer than to win him by faithful services. They find the lower level and they belong there.—*Beach's Magazine*.

The bumble bee makes lots of noise but he doesn't yield any honey.

You must believe your own story before you can make others believe it.

Home Office, 5622 Lansdowne Avenue

Dr. J. N. MYERS

Dentist

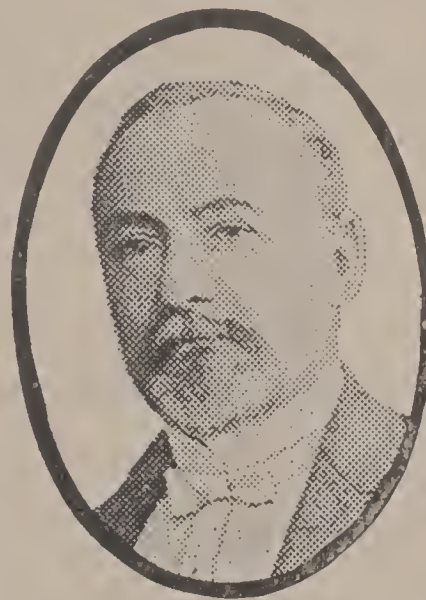
4217 LANCASTER AVENUE

(SECOND FLOOR)

PHILADELPHIA

Preston Bell Phone, 2651 A

An Established Firm of 20 Years' Practice that Makes EYE WORK a Specialty



No drops used to detect errors of the eye. Only scientific instruments.

Broken lenses replaced. Prescription and astigmatic lenses at low prices.

Our one-piece Invisible Bifocal for seeing near and far is the finest lens made, and should be seen by those that need two pairs of glasses.

CONSULTATION FREE

FLANAGAN OPTICAL COMPANY

3 South Thirteenth Street, Opposite Wanamaker's

FORMERLY 1227 CHESTNUT STREET

Bell Phone, Preston 3900

Established 1902

S. SNYDER

Fashionable

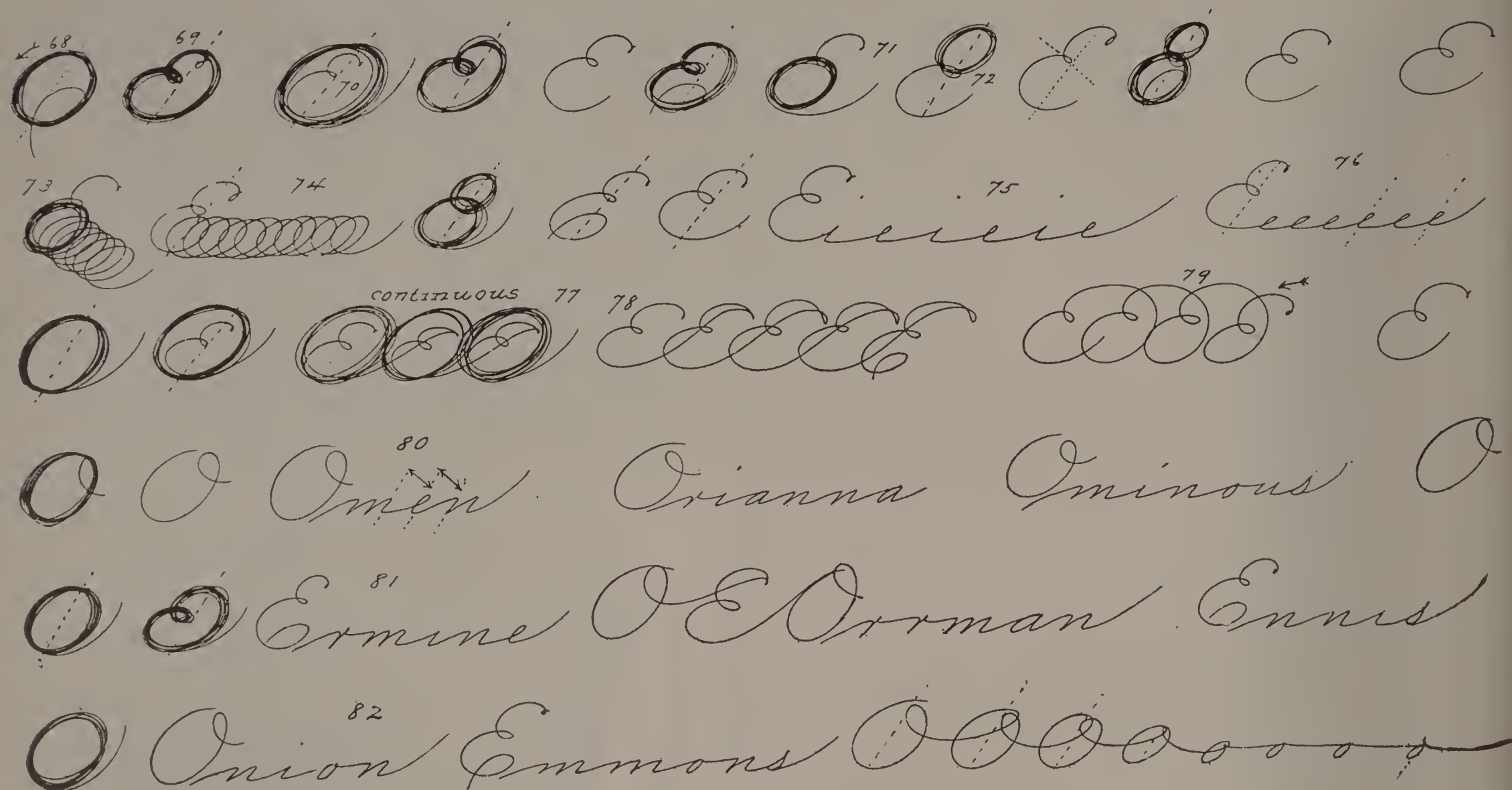
LADIES' TAILOR and HABIT MAKER

4064 Lancaster Ave., Phila.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Penmanship Department

By PROF. A. L. FISCHER, PEN ARTIST, Practical Education Institute



INSTRUCTIONS

(These lessons were begun in the March issue. All previous issues can be secured by addressing the office, or if you subscribe this month, the previous numbers will be included in your year's subscription.)

68-72. Oval exercise leading up to capital "E." Practise each exercise many times. Watch slant carefully. Note small oval in center of letter, pointing downward. Commence letter with dot. Movement must be perfectly free, with no finger movement.

73-74. Follow copy closely. Do not make capital letters more than two-thirds space in height. Use either method of finishing given in the copy.

75-76. Try connecting the "E" with small letters, as in the copy. Keep small letters down to size of copy. Make down strokes straight.

77. Make capital "E" first and throw oval exercise around it. Excellent movement drill.

78. This exercise gives free movement and an accurate conception of form. Nothing better to develop the capital "E." Count 1-2-3.

79. Begin at right and work toward the left. Do not try to connect more than four or five.

80. Write pages of these words, comparing your work constantly with the copy. Watch slant, spacing and uniformity.

81-82. Review of letters already studied. Practise connecting the capitals in different combinations. In all practice work, keep your capitals the correct size, and do not allow them to fill the entire space between the lines. Be persistent with the connected "O" exercise and make each letter as nearly perfect as you can, but do not sacrifice your movement for accuracy.

In some unaccountable manner the wrong instructions were inserted in the September number, the instructions printed belonging to the August lesson. Let each student do his best without instructions and be ready to continue the work in this month's issue.

SOUTH AMERICAN FINANCE

At how many angles do you think your hair would stand if you had to pay \$5 for a street-car ride, \$52 for a hair cut, \$130 for a drink of "that's all," \$325 a day for a room in a little hotel, and from \$2,000 to \$2,600 for a dinner that you would run away from at home?

Last summer I went to South America with three friends, looking for health and riches. I invoice the memory of the trip at a million, and wouldn't take it again for another million. Colombia, South America, where they have a revolution every few mornings as an appetizer for breakfast, and for no other discoverable purpose, unless it be to rob the high mogul and chief gobbler in power of what he has stolen from the people, is the opera bouffe republic which we visited.

To explain the prices we paid it is only necessary to say that the currency of that country was at a discount of about 1,300 per cent. when we were there; otherwise, an American or gold dollar was worth \$1,300 in their currency, and then you were short-changed. If you did not know this, the sums they talk in down there would buzz in your head. I heard a clerk getting \$10,000 a month complaining that he could not make even, and a laborer at \$100 a day had to work on the side to keep the wolf from the door. It is only the rich abundance of native products that makes it possible to live, and yet there are politicians who never will cease their clap-trap about the blessings of cheap money. Only a day or two ago an American arrested in Guatemala for a political offense, offered an even ton of the bonds of that country as bail and was refused by the court on the ground that the sum was insufficient. These little pocket republics certainly do put the knife into the cheap money proposition.—E. H. BEACH.

It's a long way to walk easy street, and no cars running. So keep a-walking.

The spendthrift of time is a sure candidate for failure. Dig, dig, dig—all the time.

L. CURCIO

MODERATE PRICE

Ladies' Tailoring

Invitation extended to all to inspect my goods and styles

1519 Walnut Street

Mortgages

Investments

EDWIN H. BEATTY

Real Estate Broker, Conveyancer

Suburban Properties a Specialty

52d and Locust Sts., Philadelphia

Bell Phone

DRINK



IN BOTTLES

A WHIRLWIND OF DOLLARS !

SELL POPULAR SHEET MUSIC

Greatest selling proposition in the market. Enormous demand, tremendous profits.

Send 25 cents, receive four complete copies and particulars

Enterprise Music Co.,

To Agents, Storekeepers and enterprising persons.

1949 North Twentieth St.
PHILADELPHIA

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Publicity Department

Of the Practical Education Institute.

156 POSITIONS

were reported filled by our Publicity Department in our September issue. The September issue was very late in going to press and it has been only a few days since it was published, but we have since placed in positions the names below:

Mae Schiveley.....with Heralds of Liberty Ins. Co.
Herbert Waldrick.....Great Bear Spring Water Co.
Gertrude Hampson.....Thos. Boggs & Sons
J. R. Carlisle.....Berger Bros. Co.
Lillian McLaughlin.....Adjustable Grate Bar Co.
Ray Kelly.....Phila. & Reading R. R.
Margaret Boyle.....Theo. Netter
Wilberta Norris.....Samuel Englander

REQUIREMENTS OF A GOOD STENOGRAPHER

Mr. H. W. Knopp, Providence, R. I., manager of the Underwood Typewriter Company, in a recent article describes the qualifications necessary for the successful stenographer as follows: "The question has often been asked: What are the necessary qualifications for a successful stenographer? These are many and varied, depending upon the position to be filled.

"Many students entering a business college, dwell too much upon how soon they will graduate. They should not try to rush through their course, but should remember that the broader and stronger the foundation the better they are equipped to accept and hold responsible positions.

"The operator using the touch system has a decided advantage over the one who finds it necessary to watch the keyboard. Students should bend every energy toward accuracy, and speed will follow. All our champion operators devote the greater part of their practice to accuracy, as that counts far more than speed.

"From my experience with stenographers and employers, I find the following to be some of the essential requirements of a successful stenographer:

"You must have a good foundation in English, must spell correctly, punctuate and paragraph; you must be able to write shorthand at a fair speed, and transcribe it correctly without hesitation. You should study the methods of your employer as to how he wants his work done. Do not try to do something in a different way from what he tells you, because you may think your way better than his, but think of improvements, suggest them to him and you will find a sensible business man always open for suggestions, corrections and improvements. If you do not understand parts of his dictation do not hesitate to stop and ask him to explain, because you cannot transcribe intelligently and correctly what you do not understand. You should understand what idea your employer is trying to convey when dictating; in that way you can be of great assistance in relieving him of little details which he would otherwise have to stop and explain. You should be conscientious in your work, study the business of your employer and try to understand it. He has not the time, and many times not the ability, to follow grammatical construction when dictating, but he gives the general outline and details and you are expected to do the rest. When you have accomplished this step you begin to be more valuable to your employer, and if you have his confidence so he will place some of his responsibilities upon your shoulders, you will find that he will appreciate your value and an advancement will follow.

"Remember: Do not make the mistake of talking about the business you are in outside of the office, but consider what you see, hear and do, as confidential and keep it so."—*Office Appliances.*

Don't wait for your ship to come in—row out to meet it. It may stay at anchor some time.

BETTER MAKE MISTAKES THAN DO NOTHING

The story is told that Eben Jordan, the well-known retail merchant, of Boston, once looked about for a man to fill a position of authority that had become vacant. Among the men proposed for the job was the manager of a department who had the reputation of never having made a mistake. Jordan investigated the man's record and summoned him to his office.

"How long have you been here," he inquired.

"Twenty years," was the answer.

"I hear you have never made a mistake," pursued Jordan.

The manager admitted the fact with pride, anticipating his reward.

"I see by the records," continued Jordan with cold indifference, "that your department has shown less profit than any other department in the store. I see that you have made no mistakes. I also notice that you have made little else.

"I shall not discharge you, but I must put you on probation. I shall expect your department to show a material gain by the end of the year."

It is not the man who makes no mistakes who always makes progress. In business as everywhere, the rewards go to the man who has his eye on the results as well as on the means of getting them.

HAVE A PLAN

The man who is satisfied with what comes to him unsolicited answers few knocks at the door.

The stay-at-home misses daily opportunities that pass at the next corner.

Get away from the desk—get out of the chair-tilting class. Opportunities are in perpetual motion. Get after them.

Don't let custom dictate the boundaries of your business—don't let convention hold you down.

Lay out a plan, a campaign for new business—then go after it. Exhaust every source.—swing every prospect into line.

Don't be satisfied with the business that you now have—get more.

"The Mail Order Man"

A LARGE, beautiful, instructive magazine, read by everybody who is anybody in the mail order business; gives latest ideas and pointers. Yearly subscription, including two booklets, "Mail Order Advertising" (telling how to advertise a mail order venture) and "Right Way of Getting Into the Mail Order Business," all for 50 cents.

*One copy of "THE MAIL ORDER MAN," with Booklets, 20 Cents.
NONE FREE*

ROSS D. BRENISER
908 P. Chestnut St., Philadelphia

Cut Flowers...

Keystone
Telephone

C. E. PIERCE
Flowers



**Wedding Decorations
and Funeral Designs**



4033 Lancaster Avenue

PHILADELPHIA

WE MAKE

Unequaled, Imperishable Photographs, from Oil Paintings, Ivory Miniatures, Daguerreotypes, Tintypes, Kodak Pictures, Post Cards, and from life. Our prints will positively Never Fade

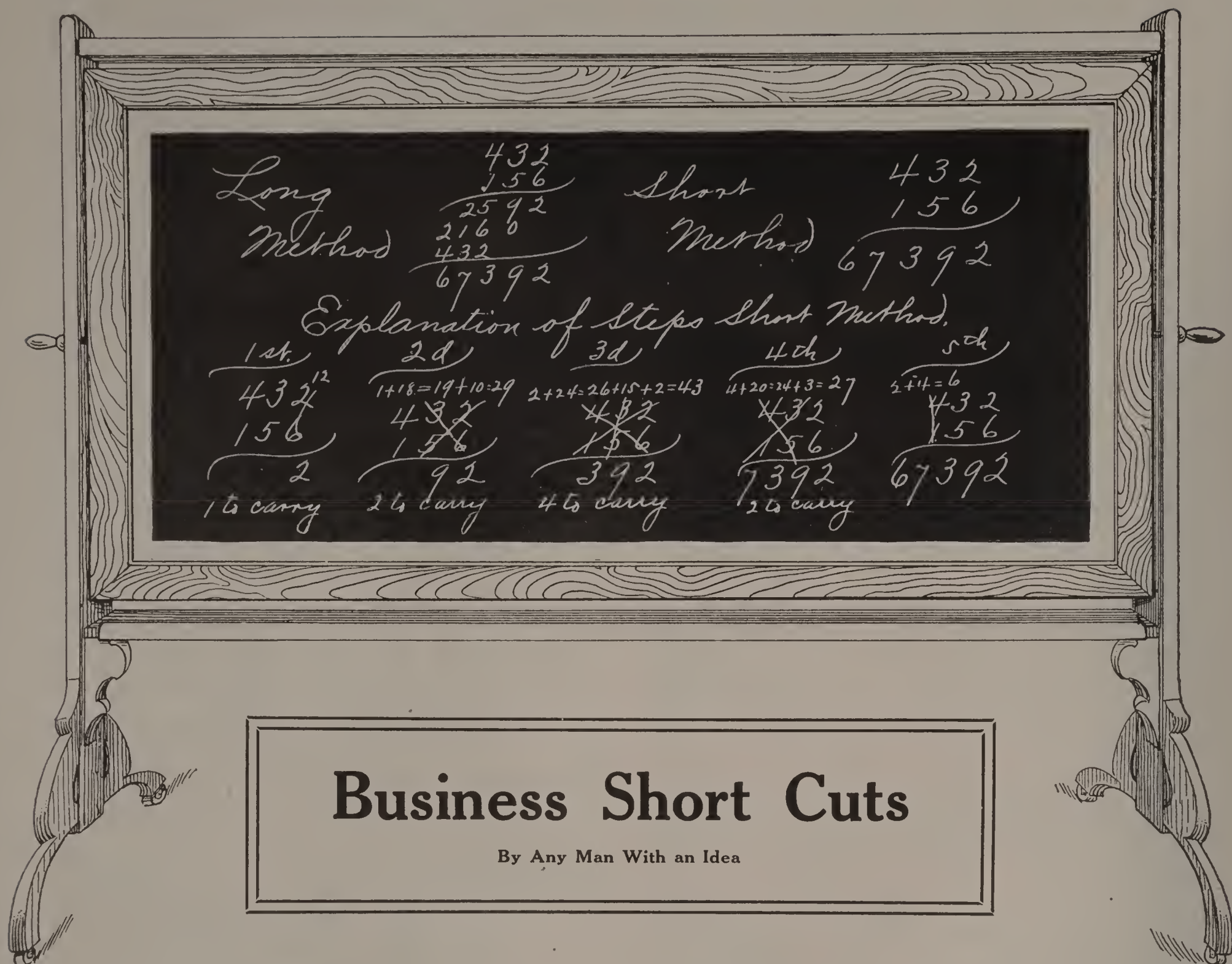
CHARLES TRUSCOTT

Specialist in Photography

...HALE BUILDING...

S. W. Cor. Juniper and Chestnut Streets
PHILADELPHIA

Elevator entrance in Postal Telegraph Office.



Business Short Cuts

By Any Man With an Idea

The short cut explained in this issue is a continuation of the principles of cross multiplication given in the last two numbers of this magazine. The explanation of this rule is given in many words, but its application is very simple.

EXPLANATION.

In the first step multiply the units together ($2 \times 6 = 12$), setting down the 2 as the unit figure of the answer, carrying the 1. Now multiply the upper ten's figure by the lower unit figure and to the product add the 1 carried from the last step ($3 \times 6 = 18 + 1 = 19$); retain this product mentally, and to it add the product gotten by multiplying the upper unit figure by the lower ten's figure ($2 \times 5 = 10 + 19 = 29$). Place the 9 as the second figure of the answer, carrying the 2. For the third step, multiply the upper hun-

dred's figure by the lower unit figure ($4 \times 6 = 24$), and to this product add the 2 carried and the product obtained by multiplying the figures of the ten's position together ($3 \times 5 = 15 + 24 + 2 = 41$); to this last product, retained mentally, add the product obtained by multiplying the upper unit figure by the lower hundred's figure ($1 \times 2 = 2 + 41 = 43$). Place the 3 as the third figure of the answer, carrying the 4. We have now finished using the unit figures, do not consider them further in the work of multiplying. For the fourth step, multiply the upper hundred's figure by the lower ten's figure ($4 \times 5 = 20$), and to this product, retained mentally, add the 4 carried from the last step and the product obtained by multiplying the upper ten's figure by the lower hundred's figure ($1 \times 3 = 3 + 4 + 20 = 27$). Place the 7 as the fourth figure of the answer, carry-

ing the 2. For the last step multiply the hundred's figures together and to the product add the 2 carried ($1 \times 4 = 4 + 2 = 6$), and we get 6, the last figure of the answer.

FACTS FROM THE BUSINESS WORLD

The more one studies the business world of today, the less importance he attaches to assurance and the faculty of making a "front" and putting one's best foot forward and the greater value he places on *the ability to do the work*; it all gets back to that end.

A man may be so modest and retiring that he finds no word to say for himself; but if he can do the work he will be sought out.

The business world needs good brains as it never needed them before and no young man with the right sort of ability, whether he live in a remote country town or in the city tenements, need fear but he shall find his place and his compensation.

The trouble is that most men think more about getting a job than they do of preparing themselves to fill it. They like the rewards of success but not the work. They look for a ready-made receipt for money-making, or they want to start at a good salary and gain their education at the expense of their employer.

One hears talk everywhere of luck, and pull and influence. But few things cripple a man as surely; it all gets back to *the ability to do the work*.

The man who complains of his opportunities at this time and in this country needs nothing so much as a good thrashing—*Mahin's Magazine*.

You've got to get up every morning with determination if you want to go to bed with satisfaction.

Every particle of progress that has ever been made has been the product of individuals who have love for their work and who, by loving their work, have climbed above the mass, and, by climbing themselves have developed power to stand.—*James Logan*.

Can We Serve You in Any Way?

Engraving

General Lettering and Monograms on Watches, Jewelry and Silverware. Up-to-date, reasonable prices. Monograms for Automobiles and all Leather Goods. Ornamental and General Engraving. Students instructed in the art; terms reasonable.

T. W. HITCHCOCK, 11 N. 13th Street

Bell Phone, Market 22-38

Keystone Phone, Main 28-33

PHILADELPHIA COFFEE ROASTING CO.

15 N. Second St., Philadelphia

FREE 1 lb. of COFFEE
38 cent

To any one buying 5 lbs. of any of our Coffees, prices, 15c to 38c lb. Wholesale prices in 5-lb. lots

Come in and see it being Fresh Roasted every day. We guarantee we can give you Coffee better, fresher, and 25% cheaper than any other store in Philadelphia.

Bell Telephone

All Work Guaranteed

THE Talman Addressing Company

N. W. Cor. 9th & Filbert Sts., 3d floor

W. WALTON LEAP, Manager

WE

Address Envelopes and Wrappers
Fold and Mail Circulars
Wrap Newspapers, Etc.

Deliver Circulars, Samples and addressed matter in this city and nearby towns

No matter how small or large the order, we can execute it rapidly and cheaply. Let us give you an estimate on anything you wish to mail or have distributed.

A specialty made of distributing circulars, samples, invitations and calendars by hand.

If you desire the addressing done at your office we can send competent men.

Correspondence Course

Of the Practical Education Institute

CORRESPONDENCE SCHOOLS GREAT EDUCATORS

Every year approximately 1,650,000 young people reach the age of twenty-one in the United States, a very large majority of whom are compelled to work for their living. A few thousand enter scientific schools and colleges, and many of these are compelled to leave before graduation. Of this vast army of workers, the great remainder who desire to qualify in any special line of work are compelled either to stop work and attend college or to equip themselves through home study. It is among this latter class that the correspondence schools are securing their students—men who cannot devote the time and have not the money to take up a regular college training. In the past it was necessary for a man to learn the theory of his trade by spending long years of apprenticeship and as a journeyman working from place to place and picking up different details as best he could. The correspondence schools teach a man while working at his trade its theory, which he can put into practice day by day and thus equip himself in a much shorter time, at a minimum expense, without leaving his employment.

The educational plan of the correspondence schools differs from the methods usually employed in teaching in the following particulars: First, the text-books are prepared especially for home study and are so simple, clear and logical that they require no explanation from a present teacher; second, the work of the student is corrected and he is directed and assisted in his studies through the mails—this enables him to study where he will, as he will and when he will—and, third, the courses of instruction are sold by the monthly installment plan, through publicity and solicitation. These methods of payment bring the instruc-

tion within the reach of those earning low wages and enable them to secure instruction to qualify for better positions and a higher salary without placing them to any inconvenience in payments.

Correspondence schools are particularly adapted to instruction in bookkeeping, accounting and business methods. In these days practically every successful business must rest upon a correct system of bookkeeping. The business man cannot think of giving up his time to the acquirement of the knowledge necessary in this direction by attending a school of instruction, but he can devote evenings and spare moments to the study of a course which can be submitted and conducted by correspondence. He may not become an expert accountant, nor need he, but he can easily and inexpensively learn enough to enable him to conduct his affairs systematically and always with a correct knowledge of his financial condition. This applies as well to the young man who cannot attend a school in person, but who intends to engage in business.

It is to be observed, too, that the correspondence school, through its system of questions and answers and individual examinations, is in a position to give a closer personal attention to the capabilities and necessities of the student than the organized school with its curriculum. If a young man wishes to make accountancy a profession it is still possible for him to get a satisfactory preparation through the correspondence school by studying the course laid out for him even while engaged in the occupation which supports him. The correspondence schools have done much toward lifting the business of the world to a high plane and making it so remunerative as it is to-day. Without them, activity would certainly be checked and idleness increased.—*The Bookkeeper*.

SAVING THE PENCE

Bank men, from the messenger up to the president, should know that the success of the institution depends, in a great measure, not only upon individual effort, but upon individual interest and care. It is all very well for an employe to waste this, or another to be careless about that—the things may be trifling in themselves—but when this sort of thing is practiced for 365 days in the year and by several hundreds of persons, the amount that is subtracted from net earnings is considerable.

The young workers of today should understand that the power of the employer to remunerate must be measured by net profits. Idleness, mistakes, indifference, cost the employer not only his rightful profit from the enterprise, but the power to pay to the individual employes compensation better worth their while and his own.

In the instruction which colleges and schools of all kinds are beginning to give in scientific business methods, it is to be hoped that they will be able to impress upon their pupils the important fact that no man is above his work until he is able to rise. The best way to im-

press the cashier or the president of the bank with the idea which all bank employes naturally possess—that they are really worth more than they receive—is to do every task so well that it will evolve naturally that other tasks will be assigned of greater trust and importance. We have to prove ourselves in this world. The process is sometimes painful and weary, but if we could not hold out and accomplish it we would not be worth while—*The American Banker.*

GRASPING AT OPPORTUNITY

There are times when the colored citizen, especially the office-seeker, rises to the occasion like a trout to the fly. One of this type recently applied to a politician for a certificate of character to enable him to get a Government position. The testimonial was nothing short of being laudatory. After reading the certificate, expressed in such glowing terms, the negro turned to the writer and said: "Looky heah, Mistah H——, can't you all gib me suthin' tuh do yuh own se'f on that thar reckymendation?"

PROGRESS

"Progress goes hand in hand with knowledge, and is inspired by intelligent conclusions deducted from the past"

—HENCE OUR NAME—

The Progressive Stenographer

A WIDE-AWAKE MAGAZINE

Are YOU a Subscriber ?
If not, why not do it now ?

I. O. O. F. TEMPLE
BALTIMORE - MARYLAND

Information Bureau

If you want to know anything about any subject ask the Practical Education Institute

SOME LEGAL AND OTHER QUERIES

EDITOR INFORMATION BUREAU:—I received an offer by mail, I accepted it by letter and immediately after accepting it I received another letter withdrawing the offer, the second letter having been written before my letter of acceptance was written. Can I hold the parties to their original offer?

Answer. Yes. If your letter of acceptance was mailed before receiving the withdrawal of the offer, the contract was completed and could not be revoked without your consent.

EDITOR INFORMATION BUREAU:—A friend desired to purchase a suit of clothes on credit and asked me to vouch for his honesty. I assured the merchant that he was good and would pay as he promised. He has not paid and the merchant is now pushing me for the amount. Can he collect it from me?

Answer. Not unless you personally agreed to pay or to see that the bill was paid, and then your agreement must be in writing. If you simply recommended the party to be honest and able to pay you are not legally liable and no action can be brought against you.

EDITOR INFORMATION BUREAU:—A councilman is offered \$1,000 if he will secure the passage of a certain bill. Can he enforce the payment of this amount if the bill passes?

Answer. He cannot. The consideration upon which this contract is based would be illegal, as it is against public policy.

EDITOR INFORMATION BUREAU:—Please publish a solution for the following problems:

(1.) What is the capacity in gallons of a round tank 60 inches high, with a diameter of 48 inches at the base and 36 inches at the top?

(2.) I have a cylindrical tank lying on its side. It is twelve feet long and has a diameter of forty inches. By dropping a meas-

ure through a vent at the top I find that it contains oil to the depth of 14 inches. How can I ascertain the number of gallons in the tank?

[These problems are passed along to our readers for solution. Let's see how many arithmeticians we have among our subscribers. —EDITOR.]

THROUGH THE EDITOR'S GLASSES

The Man Who Does Things

It doesn't make much difference what you do nowadays, as long as you do something bigger or better or more difficult than the other fellow does. If you can show yourself to be the best man in your class, the world has a crown ready to hand out to you and a glad hand for you just as long as you maintain your position at the head. It is not *what* you do so much as it is the fact that you do *something*, and do it to the limit. Thousands of autos parade our streets every day and we give them not a passing thought; but when twenty-three of them get together in a mighty trial of speed and endurance, a half million people drop their work and go to watch and cheer. But out of that twenty-three only one man was winner. The next morning everyone knew that Robertson had won the race, but how many out of the entire half million watchers and the other million of readers could tell the next day who was second? Just a few minutes or a few seconds mark the difference between honor and oblivion. It is the man who does things, and not the man who *nearly* does them who counts in the race today.

For Self or Country

Two prominent public men have lately departed from the field of action—one, the most prominent railroad man and financier of the day, and the other, one of the best known and most influential politicians of the country.

They were both great men in their fields of service, but it would be difficult to find two men whose habits and principles were more widely different.

The railway magnate built up systems and improved properties, it is true, but he built and improved that *he* might benefit. He always looked upon the balance sheet side of the question, and no measure was objectionable to him if it produced satisfactory "results." He accumulated an estate estimated at \$300,000,000, but his friends were few in number, and those who mourned his death were those to whom he had given employment in his efforts to make himself great.

The statesman died and a people, a State and a nation acknowledged his greatness, lauded his character and mourned his untimely death. He had not built up railways, but he had built up a love for honest government and a respect for honest men in office without regard to party politics. He had not accumulated wealth, but he had accumulated the love and confidence of men of all parties and beliefs and his every act had been for the benefit of his country rather than for his own aggrandizement. Fame is his, as enduring as history itself, and he shall be written down in history, not as one who was prompted by greed for gain, but as one who loved his country, his honor and his fellow-man.

The Thing Worth While

After all, men are not measured by what they have but by what they are. The pessimist may tell you that the world is growing worse, and that character no longer counts, that honors are showered upon the big rascal while honest poverty goes unrequited. But down deep in its heart the world is honest, and it recognizes true merit and sterling worth, and it honors the man of millions not for his wealth but for the use to which he puts it. Wealth will always have its devotees, and it will always make more noise than humble merit, but you will find that wealth has to furnish its own tombstone, while the memory of an honest and useful man will be engraved upon the hearts of an appreciative nation.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Lancaster Avenue Delicatessen

"Our Home Made Goods
Make Our Business."

4017 Lancaster Avenue

MAR=MORA

Trade Mark

10c The Invisible Mender 10c
Strongest and Best

Mends Everything!

Glass, China, Marble, Ivory,
Bone, Jet, Jewelry, Leather,
Wood, Furniture, Papier
Mache, Metal, Rubber, etc.

**Beware of Counterfeits—
Ask for MAR-MORA**

The only preparation of its kind on the market

Manufactured by

V. F. VAN STAN
1507 Ridge Avenue, Philadelphia, Pa.

PHONE, PRESTON 27-32-A OVERBROOK 13-35

Does this advertisement PAY

Mr. Thomas
the Cleaner

No. 4071 MARKET STREET
STORE No. 2, OVERBROOK

Synopsis of the Courses of Study

Taught in the Practical Education Institute

COMMERCIAL COURSE.

Bookkeeping, single and double entry, retailing, wholesaling, banking, insurance, real estate, commission, opening and closing, rendering statements, balance sheets, etc.

Commercial Arithmetic, with special attention to percentage, interest, discounts, partial payments, settlement of accounts, partnership settlements, account sales, commission, brokerage, and all kinds of business calculations.

Business Short Cuts. All the most useful methods of handling problems in addition, multiplication, interest, discount, and all classes of problems to which cuts can be applied, effecting a great saving of time and insuring a greater degree of accuracy.

Business English. How to speak, write or dictate in the kind of language that will best convey your thoughts and express your meaning. How to say the most in the fewest possible words. How to write a business letter that will *do* business.

Business Law. How to make all kinds of contracts and make them *hold*. How to form a partnership, joint stock company or corporation. How all such companies are organized, managed and governed. How to convey real estate and personal property. How to deal with railroad and transportation companies. All about insurance and guarantee. Just what you need to know for your own protection.

Penmanship. A plain, rapid, easy-to-write and easy-to-read, running business hand, that has a money-earning value in any business office. No flourishing, no shade, no fancy strokes; just plain business writing.

Spelling. How to spell, pronounce and understand the meaning of all the words in ordinary use. Special attention given to business terms and technical expressions.

SHORTHAND COURSE.

Benn Pitman Shorthand. Principles, word-signs, contractions, phrasing, special forms, technical dictation, actual practice in office work.

Typewriting. Touch method. Many styles of machines. Accurate results demanded and secured. Actual practice in letters, copies, forms, tabulating, billing, invoicing, etc. Use of adding and billing machines and all office apparatus. Letter filing, card-indexing, follow-up systems, and everything found in the most complete business office.

English, Letter Writing, and Spelling covering the same ground as in the Commercial course.

COMBINED COURSE.

This embraces all subjects taught in the Commercial and Shorthand courses, and qualifies for any line of office work.

HIGHER ACCOUNTING COURSE.

This course embraces the same subjects as the Commercial course, but advanced instruction is given in Bookkeeping and Commercial Law.

PENMANSHIP COURSE.

A series of drills and lessons prepared by experts and based on long experience in the school room. The most consecutive group of lessons ever arranged by any author. Over three hundred copies and drills and many business forms. Every lesson the exact reproduction of the work of the instructor.

BUSINESS LAW COURSE.

A complete treatise on contracts, negotiable paper, partnership, agency, corporations, guarantee, warranty, personal property, real estate, shipping, common carriers, bailments, etc., answering all questions usually arising in the business life of an individual.

ADVERTISING COURSE.

What is advertising? Analyzing the advertisement. Individuality in style. Earnestness and humor. Catch-line arguments. Newspaper advertising. Magazine advertising. Booklet and folder. Catalogues. Trade paper advertisements. Bill-boards, street cars, etc. The type. Space and position. How to lay out copy for the printer. How to correct proof. Display. Choice of stock. Estimating the printing bill. Order forms. The ad in the picture. Drawing for reproduction. Lettering and decorative designing. Half-tone and three color work. Zinc etching and wood engraving. Newspaper illustrating. The importance of system in advertising. Systematic tracing of business detail. Keeping track of inquiries. The follow-up system. Keying advertisements. The advertising man's part in the business. Determining the circulation and influence of mediums. When to advertise. The advertising rate. Mail order advertising. Bill-boards and distributing schemes. The local retailer. Advertising the manufacturer. General advertiser's problems.

CIVIL SERVICE COURSES.

Bookkeeping. Bookkeeping, arithmetic, penmanship, letter writing, spelling, copying from rough draft.

Stenographer and Typewriter. Stenography, copying from rough draft, copying and spacing, copying from plain copy, penmanship, letter writing, arithmetic.

Railway Mail Clerk. Spelling, arithmetic, letter writing, penmanship, copying from plain copy, U. S. Geography, reading addresses, systems of railway transportation.

Carrier and Clerk. Spelling, arithmetic, letter writing, penmanship, copying from plain copy, U. S. Geography, reading addresses.

Internal Revenue Service. Spelling, arithmetic, penmanship, letter writing, elements of accounts.

Custom House Positions. Spelling, arithmetic, penmanship, letter writing, conversion of currency, geography.

Messenger. Spelling, arithmetic, letter writing, copying from plain copy, penmanship.

LETTERING, SIGN PAINTING AND SHOW CARD WRITING.

Course contains 50 alphabets. Elements of lettering. Classification of letters. How to study. Materials required. Mechanical and free hand lettering. Component parts of a letter. Spacing of letters. Shading. Cutting-in letters. Ornamental letters. Proportion. Modifications of fundamental styles. Instruments to be used in mechanical lettering. Brush work. Brushes required. Classification of colors. Handling of colors. Harmony. Painting and gilding on glass, wood, metal, cloth, cardboard, plaster surface, etc.

LEARN TO WRITE ADVERTISEMENTS

Earn
a Salary of
\$25.10 to \$100.
a Week

We will guarantee to teach you by mail the most fascinating and profitable profession in the world to-day.

Learn the advertising business from the original school—the biggest and most substantial institution of its kind in the world. If you are ambitious and energetic and have a common school education, we can teach you the business by correspondence and increase your income from 20% to 100%.

Send for our beautiful prospectus; it's free.

PAGE-DAVIS SCHOOL

ADDRESS EITHER OFFICE

Dept. 635. Page Building, Chicago.
Dept. 635. 150 Nassau Street, New York.



ONLY \$1.

A Perfect Time-Keeper. Calling the Hour and the Half-Hour. Nearly Two Feet High, 14 Inches Wide, in Solid Walnut Case.

The Inlaid Woods of Ash, Ebony and Mahogany Ornaments are put together with minute care.

You never had such an opportunity to get so beautiful and useful an ornament for your den or your home—on such easy terms—mail us \$1.00 for one year's subscription to **COMMON-SENSE**, afterwards you may pay \$1.00 a month for 8 months, which completes the payments on both the clock and the magazine.

Common-Sense Publishing Co.

Dept. 635 Page Building, Chicago.

Say, "I saw your advertisement in **THE PRACTICAL WORLD.**"

THE BLUFF THAT WORKED

When Frank G. Cooper, one of the now prominent illustrators, first came to New York from the Western coast, his capital consisted of a letter of introduction to a business executive from a mutual acquaintance. Armed with this, he went to the office and sent in his letter, hoping to get a much-needed job therefrom. The executive appeared in his shirt sleeves, received his visitor cordially, regretted he knew of no position vacant, referred him to his advertising department and gave some advice to the stranger in Gotham.

"New York will take you at your own valuation," he said. "Put up a bluff. If it is a good bluff, it will go. Appear to be busy, to be flooded with work. Put a high price on your stuff. Don't appear anxious to get work. Just be rushed. That's all I can give you now; I'm rushed myself." And true to his own teachings, he rushed back.

Disappointed but thoughtful, the artist went to the advertising manager, to whom he had been directed. He was told that the company needed immediately some advertising designs. "Of course," the manager said, "we won't place a definite order, nor do we agree to accept the work unless it pleases us."

"Oh, that's all right," was the prompt reply. "In fact, I doubt that I shall have time to get at this work for some time, and of course I cannot agree to accept the terms you offer, anyway. But I'll make up some sketches and we'll see how we get along."

Without a dollar, or credit, or an acquaintance, or a job, the artist kept the manager waiting four days. At the end of that time he made terms that would have satisfied the best-priced designer in the country. As the result of that interview, both the artist and the company have won awards for designs at international expositions.

The advice of the executive made good, but the executive paid the freight.—*System.*

Opportunity's office is on the top floor and the elevator isn't running. You'll have to walk.

OESER & CO. PIANO MANUFACTURERS

1531 N. Twelfth St.
PHILADELPHIA

BUY YOUR PIANO DIRECT
FROM THE FACTORY
PIANOS EXCHANGED, RENOVATED,
TUNED, ETC.

Bell Phone, Poplar 5221



**This
Lady**

is an
advocate
of

**Dr.
Frasiers'
"New"
Method**

Dentistry That Pleases

A few of my specialties are that I Guarantee

To tighten loose teeth.
To fit any mouth with a plate.
To remove nerves painless.
To Crown any tooth without pain.
To give you satisfaction and treat you
courteously.

FREE ADVICE

Hours: { 8.30 to 6
Sunday: 10 to 2

40 N. 8th Street

John H. Clower

Bell Phone, Poplar 66-91 D

**FURNITURE
Bought and Sold**

Furniture Cars and Express
To Hire

855 N. 13th St., Philadelphia, Pa.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

CLASSIFIED ADVERTISEMENTS

All advertisements in these columns 20 cents a line, \$2.00 per inch. No advertisement received for less than 25 cents.

FOR SALE OR EXCHANGE

FOR SALE—Complete I. C. S. Transportation Course for Railway Mail Service, 3 vols., worth \$9.00. Sent prepaid for \$6.00. Address Box 43, PRACTICAL WORLD MAGAZINE Co.

FOR SALE—Oliver typewriter, No. 3 model, elite type; in perfect condition. Apply Box 38, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's \$5.00 Pictorial Atlas of the World, maps of every State and country and all principal cities. Beautifully illustrated. Sent prepaid on receipt of \$1.50. Address Box 27, PRACTICAL WORLD MAGAZINE.

FOR SALE OR EXCHANGE—Remington No. 6 typewriter, in good order. Apply Box 92, PRACTICAL WORLD MAGAZINE.

FOR SALE—Hammond's Reversible Map of the World, size 42 x 65 inches, with large size scale of the United States. Sells regularly at \$5.00. Sent prepaid on receipt of \$1.00. Apply Box 61, PRACTICAL WORLD MAGAZINE.

YOUR SIGNATURE written in script, ornamental or fac-simile and cut furnished of the same, together with a year's subscription to THE PRACTICAL WORLD for only \$1.50. Write your name plainly and indicate which style you prefer. Send orders to THE PRACTICAL WORLD, No. 9. N. 13th Street, Philadelphia.

WANTED—A good encyclopædia at a moderate price. If you have a late edition of a reliable publisher that you wish to dispose of reasonably, address Box 66, care PRACTICAL WORLD MAGAZINE.

EDUCATIONAL

WE TEACH PENMANSHIP BY MAIL. We teach the kind of penmanship that will get you a position and enable you to hold it. There is a money-earning value in every exercise and drill and our instructions and assistance guarantee satisfactory results. Write for free sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

WHY NOT LEARN TO WRITE RIGHT? Is your penmanship worth anything to any one but yourself? Why not *make* it worth something? A course of lessons at your own home under the instruction of our expert penman will work wonders in your writing in a short time. Write for sample lesson and terms. PRACTICAL EDUCATION INSTITUTE, Market and Thirteenth Streets, Philadelphia, Pa.

EDUCATIONAL

UNCLE SAM WANTS YOU. Last year he employed nearly 50,000 young men and women in his different departments and this year he will require as many more. If you want one of these positions, which pay all the way from \$800 to \$1,500 per year, and if you are willing to devote your *spare time* to study for a few months, by the help of our Home Study Course you can qualify yourself to pass the examination successfully and will receive immediate appointment. Write us what line of work would most interest you. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

CAN YOU WRITE A CONTRACT THAT WILL HOLD? Our Home Study Course in Commercial Law will tell you just what constitutes a good contract and how to recognize an invalid one. The knowledge it gives *may* save you hundreds of dollars and much annoyance in the future. And you won't miss the time required to learn it. Write us for prices and terms. PRACTICAL EDUCATION INSTITUTE, Market and 13th Streets, Philadelphia.

RAILWAY MAIL SERVICE

A special class is just being organized to prepare students for passing the examinations required for entry into this branch of the Government service. We expect the class to be ready for the November examination, possibly sooner. Enroll now and get ready for a position paying \$800 per annum from the start. PRACTICAL EDUCATION INSTITUTE.

WE TRANSLATE FOREIGN LANGUAGES

Sometimes you receive a communication in some language that you cannot read. There are many nationalities in Philadelphia, speaking many languages, and one man cannot well know them all. When you want a letter or communication translated, send it to the PRACTICAL EDUCATION INSTITUTE, and you will receive a correct copy of the paper written in correct English. And our charges are only nominal for the work done.

PRACTICAL EDUCATION INSTITUTE.

MISCELLANEOUS

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c., or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Greatest in the World

Waterman's
Ideal
Fountain Pen

"The Pen Corner"

BROADWAY & CORTLANDT ST. NEW YORK



Singer Building
47 Stories High

City Investing Building

Copyright 1908 by
L. E. Waterman Company

Waterman Building

Hudson Terminal Bldg.
in Background

'Mid Castles in the Air

The Waterman Building (31,000 square feet floor space) remains the only home in this vicinity devoted entirely to any one business enterprise. It is surrounded by business quarters of nearly 100,000 people.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

The Multi-Copy Typewriter

IS THE TRADE WONDER OF THE YEAR

It has jumped into the front rank at a bound—simply on its merits. Selling at only \$75, without equipment, to \$125 with equipment, it invites comparisons with



any and all machines—no matter what their prices or pretensions—in quantity and quality of work, in constant operation, in freedom from breakages and getting out of adjustment, in simplicity and durability of construction, in ease of learning and working, and in adaptability to the wants of the average business.

If you want results—not excuses ; performance—not promises ; if you want a machine that never needs repairs, adjustments, or gives you any trouble—**Buy a Multi-Copy Typewriter.**

Produces Perfect Fac-Simile Typewritten Letters—Does Office Printing—
Fills a Thousand Wants—Needs no Expert—Easy to Learn, Easy to Work

For Sale by **The Office Device Company**
C. JOSEPH 716 Chestnut Street, PHILADELPHIA

File Your Letters

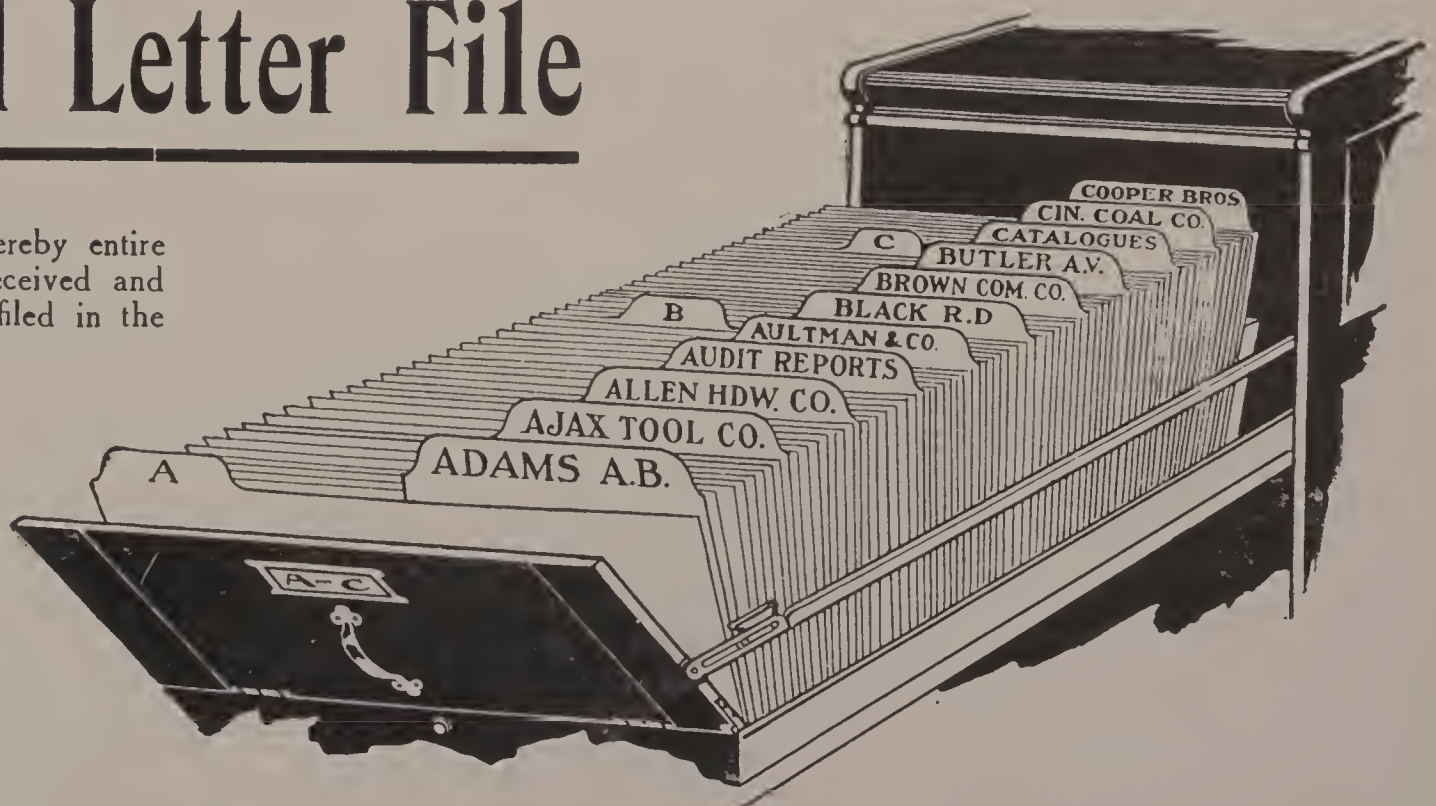
WHERE THEY CAN BE FOUND
ALPHABETICALLY IN THE

Vertical Letter File

¶ The only system whereby entire correspondence—letters received and copy of replies—can be filed in the same place.

¶ Time and labor saver for you and your employees—place your hand on any particular letter required—no long delays.

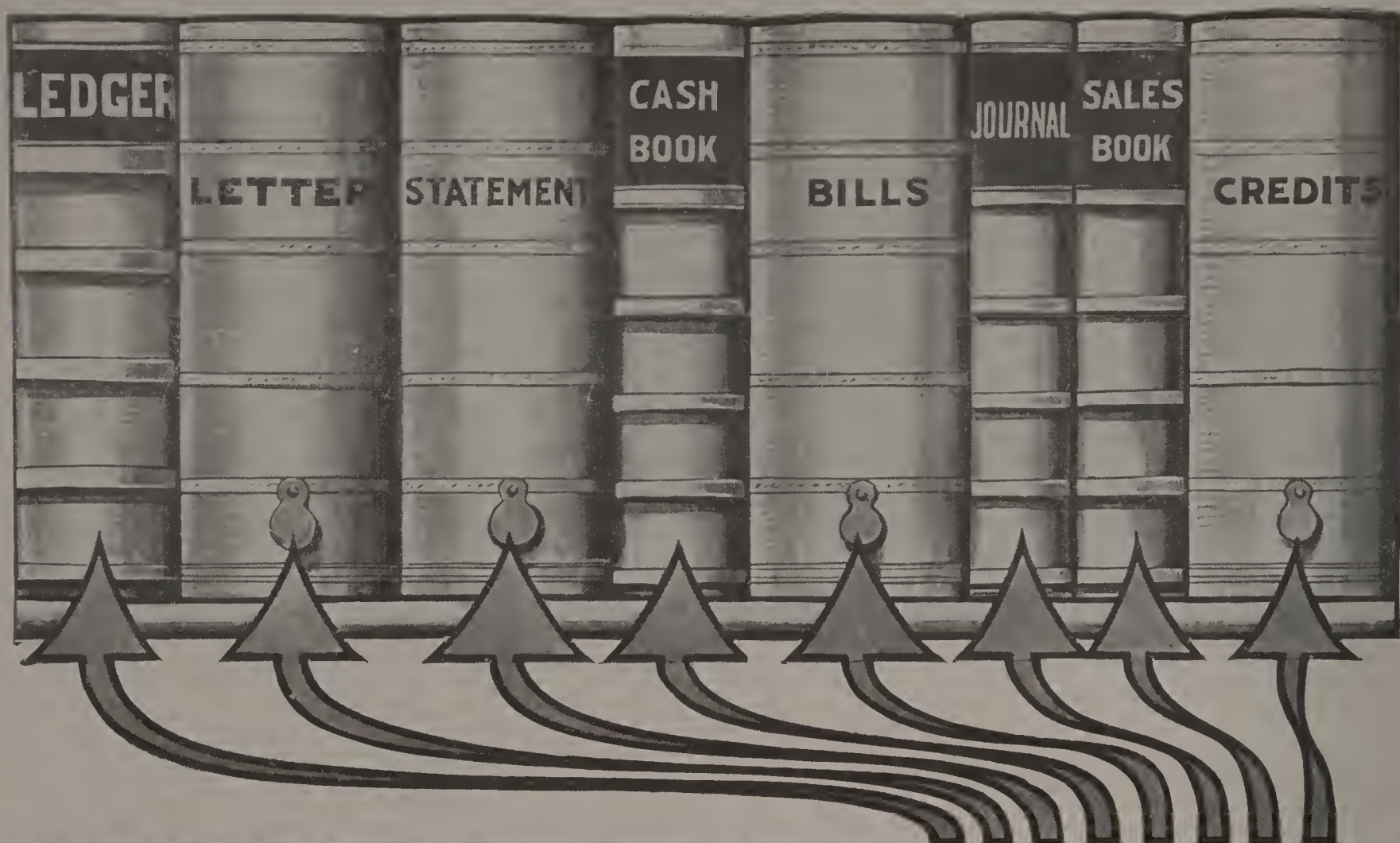
¶ Ask us for literature explaining the idea—or, better still, have one of our representatives call to explain in detail.



HOSKINS

The Store for Business Tools
and Quick, Intelligent Service

904-906 Chestnut St.
PHILADELPHIA



UNDERWOOD

STANDARD Typewriter

is built to meet the peculiar needs of modern accounting. It shows a tremendous saving of time and operating expense. It insures neatness and accuracy.

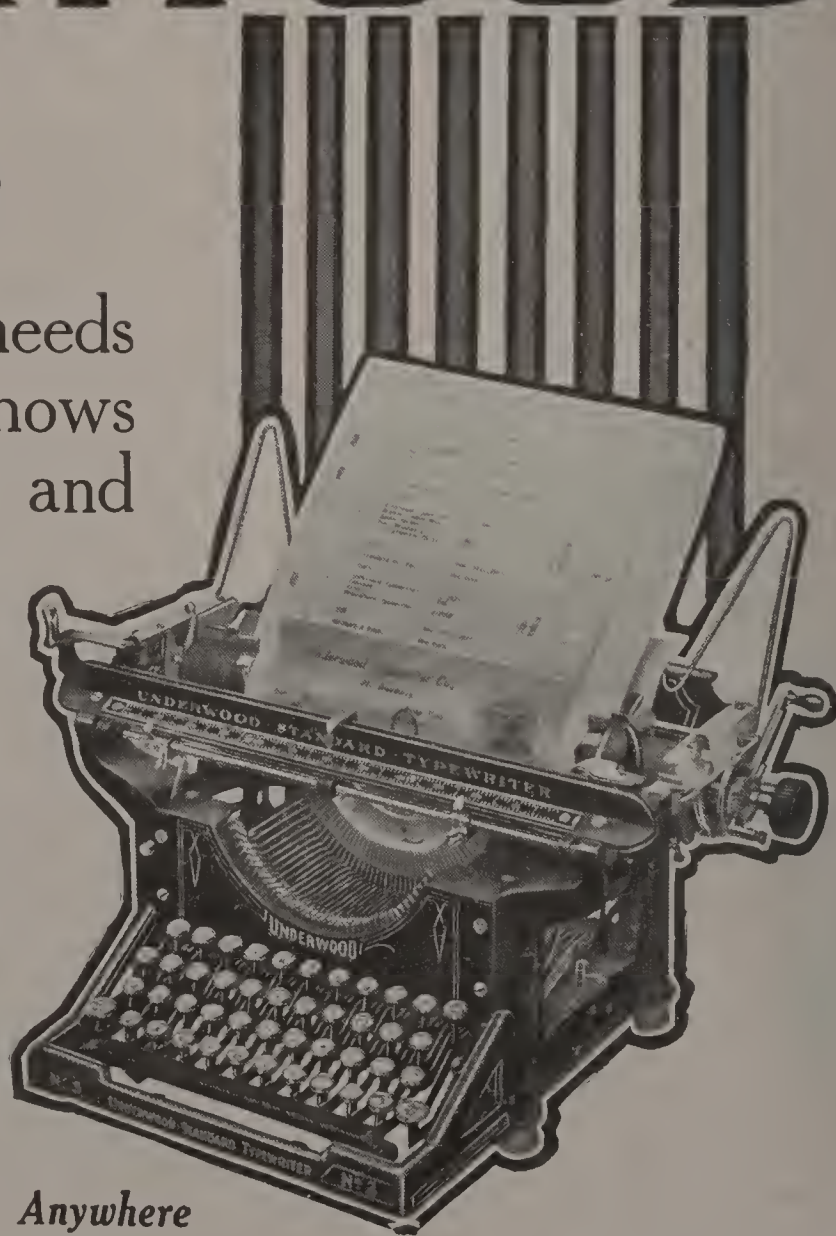
The UNDERWOOD led the way in Writing-in-Sight Construction, Built-in Tabulators, and Modern Bookkeeping Appliances. There is none to compare with it for originality, durability, speed and adaptability.

Before buying a machine that is at best but an imitation, let us show you a few of the exclusive features of the Underwood and you will understand why we say it is

"The Machine You Will Eventually Buy"

UNDERWOOD TYPEWRITER CO., Inc. *Anywhere*

PHILADELPHIA OFFICE, 725 CHESTNUT STREET



THE PRACTICAL WORLD

EDITED BY . . JAMES WALLEN

Vol. I

JANUARY, 1910

No. 9

M E N U

THE POETRY OF BUSINESS, James Wallen

SURSUM CORDA, - - Michael Monahan

OUR TRADE WITH LATIN AMERICA,
F. D. Hopley

WHAT FRESH AIR WILL DO, Dr. W. E. Walsh

THE COLLEGE GIRL, - - R. P. Lowry

A LITTLE GERMAN STORY, Eugene Walter

ROSALIE, - - - Frank W. Taylor, Jr. /

SOME ORPHICS, - - Alfred Stephen Bryan

A TRIBUTE TO BOYS, - Elbert Hubbard

MERELY THE EDITOR'S OPINIONS, Editorial

LIVE WIRES, - - - - - The Staff

HOME STUDY DEPARTMENT, The Faculty

AND DESSERT

The Colonial Trust Company

Market and Thirteenth Streets

Philadelphia, Pa.



*The man who saves can always
meet his obligations through the
new four-checks-a-month privilege
at The Colonial Trust Company*

Save and Pay

and be shoulder to shoulder with provident people—the substantial citizens of this country.

Open a Savings Fund Account at The Colonial Trust Company. Deposit all or a portion of your salary every pay-day. Four checks may be drawn each month, while monthly balances draw the regular Savings Fund interest.

Mail order accounts especially solicited.
Send for Booklet.

Capital, \$250,000.00
Surplus, 270,000.00
Deposits, 1,154,000.00

The Colonial Trust Company
Philadelphia

The Practical World

“SHOW ME. I WANT TO KNOW”

Practical Education Institute, Publishers
Market and Thirteenth Streets - - Philadelphia

JAMES WALLEN - - - - - Editor

SUBSCRIPTION RATES: - - ONE DOLLAR A YEAR—TEN CENTS A COPY
ADVERTISING RATES MADE KNOWN ON APPLICATION
PUBLISHED MONTHLY ON THE FIFTEENTH OF EACH MONTH

Vol. I

JANUARY, 1910

Nos. 9

LISTEN, MARIE

Every new subscriber to THE PRACTICAL WORLD magazine receives all of the back numbers gratis. For one woman who sent us her dollar, we included an autographed picture of the new editor. She immediately returned the picture and cancelled her subscription, but kept the back numbers. Everybody laughed but the editor. There are mighty few of these back numbers left, so send us your dollar bill and we will supply you. If you are willing to take chances, we will put your name on the subscription list for the year to come.

N. B. The editor says that the woman's husband is jealous; and when unattached ladies subscribe they may have all the back numbers, the year's subscription and his autographed picture for one dollar.

SURSUM CORDA.

THERE is a brief Latin saying, which holds in two words the best philosophy of the human race. It is *Sursum Corda*—lift up your hearts!

Why despair of this world? All the joy you have ever known has been here. It is true there may be better beyond, but, as Thoreau said, "One world at a time!"

And now let us reason a little. Are you sure you have given the world a fair trial—or, rather, have you let it give you a fair trial? Softly, now; the first words will not do to answer this question—remember, it is not I who interrogate, but your fate.

Can you expect anything but failure when you lie down and accept defeat in advance? Anything but sorrow when you set your house for mourning? Anything but rejection when you carry dismay in your face, telling all the world of your hope forlorn?

I went to my friend, asking cheerily and confidently for a thing that seemed hopeless; smiling, and without a second thought, he gave me what I asked. Again I went to my friend, asking humbly and with little heart of grace, for a thing that I yet knew was hopeful; frowning, he denied my prayer. With what brow thou askest shalt thou be answered.

Lift up your hearts!

A word in your ear: Have you ever had a trouble or a sorrow that would for a moment weigh with the sure knowledge that you were to die next week, next month, next year? Be honest, now!

A little while ago I was very ill, and it seemed to me that if only I could get up from my bed, nothing ever would trouble me again. Well, in time I was able to get up, and then the old worries came sneaking back, one after another. Even as I write, they are grinning and mowing at my elbow, telling me that my work is futile. I know I am happy and well now, but they are always trying to persuade me to the contrary. I know that my hope

was never so reasoned and strong, the future never so gravely alluring; but they will have it that I am an utter bankrupt in my hopes and the way onward closed to me. I know my friends—my real friends—were never more true and fond and faithful than they are today—they whisper darkly of broken faith, evil suspicion and the treason of the soul.

Out upon the liars! It is I that am in fault to give them a moment's hearing. The broken faith, the treason, the distrust—if any such there be—the mine alone; for in my own breast were these serpents hatched, and the poison I drink is of my own brewing.

Lift up your hearts!

Hast thou no cause to be happy?—look well, now. Thou wast sick, and thou art now whole. Weary, thou didst lay down a beloved task, not hoping ever to take it up again; yet, see, it is in thy hands. Is not the wife of thy youth ever with thee, still fair and kind and blooming? Thou dreamest a haggard dream of poverty, while thy house is filled with the divine riches of love and ringing with the joyous mirth of thy children. The musicians of hope pipe to thee, and thou wilt not dance; victory smiles on thee anear, and thou wilt think only of defeat. Look, it is but a little way, and thou droopest with the long-wished-for haven in sight.

Lift up your hearts!

Yesterday the æolian harp was silent all day in the window, not a fugitive air wooing it to music. Today it is wild with melody from every wind of the world. So shall the brave music of thy hopes be renewed.

Have no care of the silent, barren yesterdays—they are only good to carry away all your mistakes, all your maimed purposes, all your vain brooding, all your weak irresolution, all your cowardice. Concentrate on Today and your soul shall be strong to meet Tomorrow. Hope, Courage, Energy—and You!—against whatever odds.

Lift up your hearts!

MICHAEL MONAHAN.

THE PRACTICAL WORLD

GREAT MINDS HAVE PURPOSES; OTHERS HAVE WISHES

Vol. I

PHILADELPHIA, JANUARY, 1910.

No. 9

The Poetry of Business.

As Exemplified by the House of Strawbridge & Clothier of Philadelphia.

CHAPTER ONE.

Along the main line of the great Chicago & Northwestern Railway, near Duck Creek, Wisconsin, is a swamp where the waters of old Green Bay lap the feet of Indian papoose. Whether the bay has receded in disgust I do not know, but there is the swamp.

This vast marsh is inhabited principally by musk rats. Every little while when the Peninsula Special comes singing down the streak of steel, an erring rat places his head on the rail and listens to the music of the industrial motif. Nearer and nearer comes the train, closer and closer the peaked head, with its beady eyes and alert ears, hugs the rail. Burr! zip! and Monsigneur leaves Mrs. Rat and numerous ratlets to go the way of life alone.

Once when I heard Mike, the section boss, comment, "The dum fool," as he deftly removed Mr. Rat's automobile coat, I thought how like some business men this child of the cranberry land met his Waterloo.

Thousands of men in America are so entranced by the music of jingling coin they do not hear the call of the Death Demon. Live your business, bury yourself in it, forget everything else, but remember that there is a final consummation for the man who is so busy earning a living that he has no time to live.

I know a brilliant business manager who worked twenty-four hours a day, and sighed for more. Like the bum comedian, things were coming his way. Battle Creek has

claimed him. Village hoodlums have removed his factory windows, and obliging spiders have substituted webs for panes.

Work in right proportion is God's best gift to man, but, like all of the bounteous gifts of a wise Creator, it should be used with a degree of temperance.

There are only three classes of workers: The sane and the insane and the inane. The first takes rest, study and play in rightful proportions; the second cuts the joy, and joys in the grind; the third works not at all, and soon dies at the top.

"Yes, Vivian, I hear you. You have to work fourteen hours a day, and your employer demands it, so my sermon is lost on you. The thing for you to do is to quit your employer and let him go on a still hunt for his next victim. I'll write a note to Mr. Tiley, of Strawbridge & Clothier, Philadelphia, and tell him what a good little girl you are."

The manager of Philadelphia's foremost store says, with a tone of justifiable pride: "We are opposed to night store-keeping. As nearly everybody knows, this is the only large store in Philadelphia that has never yielded to the temptation of reaping an extra harvest of Christmas dollars by keeping the store open at night during the holiday shopping season. We believe, and have always believed, that by our policy we serve the best interests of the public, as well as our employes; and our example has been followed by all large stores of the better class in nearly every American city except Philadelphia, and they are coming to it."

So the music of the jingling coin has never caused the steam roller to pass over the cerebrum of this institution.

It stands, after forty-eight years of business, exemplifying the finest principles of the industrial world. It has had time for play. Its employes have used their evenings in study, play and the home circle. They have increased their soul-stuff to use in their business.

When Isaac H. Clothier and Justus C. Strawbridge entered into partnership in the

CHAPTER TWO.

It is printer's ink that makes the world go round. The axles of this old globe are greased with printer's ink. Boston and Bombay have kindred interests because of the unifying power of the press. So in a great organization numbering 5,000 souls, like Strawbridge & Clothier's, a house publication is a necessary factor in keeping the interest centralized. Every month there goes into the hands of the employes of this great house a breezy and useful publication called "Store Chat." This



GLIMPSES OF THE STRAWBRIDGE & CLOTHIER STORE FAMILY AT PLAY

summer of 1868, they wove into the contract something more than a mere commercial bond. Both of these men felt not only the call of financial success, but a broad love for humanity.

That Strawbridge & Clothier have made "much moneys" is true, because (in the words of Elbert Hubbard) "it is one of the most beautiful compensations of life that no man can sincerely try to help another without helping himself."

Here endeth the first chapter of a business love story.

magazine, to the thinking man and woman, makes a wonderful appeal.

Among its recent contributors are Rabbi Joseph Krauskopf, Dr. Orison Sweet Marden, Rosa A. Weston, Thos. Martindale, Manley M. Gillian, Leigh Mitchell Hodges, Rev. Russell H. Conwell and Edward Bok. These noted writers have given willingly out of their great store of knowledge of human needs a portion of their philosophy of life, because they realize that this institution is more than a mill for the making of money.

Elbert Hubbard says that "Store Chat" is

the best publication of its kind in the world. It circulates only among the employes of the store, and is printed at the expense of the firm. The employes are at no expense whatsoever; they simply contribute their good-will, and all have a hand in contributing news items. In looking over a file of twelve numbers of this publication, I found more of real interest to me than I could have found in any of the standard magazines you may care to mention. It seems to get at the heart of things, and between the lines you can read devotion to the cause of human betterment. To me "Store Chat" is a great power for

A Relief Association for the benefit of employes to whom fate has been unkind is one of the permanent organizations of the store. Impaired health, also financial distress, are guarded against by entering this association and paying dues, which are very nominal considering the benefits derived when they are sorely needed.

A savings fund, which pays depositors more than the regular rate of interest, has started many of the young men and women in the store on the way to independence. Economic freedom is salvation.

Big-hearted men and women who sell things



A STRAWBRIDGE & CLOTHIER REGATTA.

good. I learned of the things I will now tell you about from its pages.

CHAPTER THREE.

The system of pensioning employes which has been popularized by the railroads of this country was originated by the firm of Strawbridge & Clothier; in fact, a former president of the Pennsylvania Railroad acknowledges the indebtedness of the railroads to this house. It is unnecessary to describe the details of this beneficent system, as so much has already been written concerning it. Suffice it to say that no employe who grows old in their service need fear for his future.

in Philadelphia's foremost store have formed a Good Will Society to aid the little girls who assist them. Here the Strawbridge & Clothier store family idea is beautifully illustrated—the big sisters look after the little ones. Six hundred of the younger members of this family were given a holiday outing last year at the expense of the firm. A train of twelve cars conveyed them to Doylestown. A Vacation Home is maintained at Wildwood, where a graduate nurse gives the children under her charge the most expert care. Every year girls who need fresh air and rest are sent thither.

On the third floor of the store is a completely equipped hospital in charge of a nurse

and a well-known woman physician. The value of such an institution cannot be over-estimated.

A dining room is maintained exclusively for the employes, where pure food and sterilized milk are served at minimum cost. Everything is served as daintily as in the best restaurants.

Athletics form an important feature of the store life. There are Basket Ball Clubs, Base Ball Leagues and Bowling Clubs. The Women's Athletic Clubs are becoming very popular.

Perhaps the most interesting organization

Busch's beautiful composition, "The Four Winds," was inspired by and dedicated to this chorus. The Girls' Mandolin Club is popular with both the employes and those who have been privileged to hear their programs.

This brief summary expresses what I mean by the "Poetry of Business"—a policy which holds in the words of Robert Louis Stevenson the good thought: "The true services of life are inestimable in money, and are never paid. Kind words and caresses, high and wise thoughts, humane designs, tender behavior to the weak and suffering, and all the charities of



THE VACATION HOME AT WILDWOOD.

in the store is the Quarter Century Club, composed of employes who have been with the firm for twenty-five years. The membership list grows every year, which bears eloquent testimony to the bond existing between the store and its workers.

The Strawbridge & Clothier Chorus is one of Philadelphia's most noted musical organizations. It consists of a hundred and fifty singers, and last year, in conjunction with the Thomas Orchestra, under the direction of Frederick Stock, it sang "Elijah." Elgar's "King Olaf" is now in preparation. Karl

man's existence, are neither bought nor sold"—an organization of this kind must and does prosper.

JAMES WALLEN.

WHAT FRESH AIR WILL DO.

By DR. W. E. WALSH.

There is a lure in the out-of-doors for all of us, which is simply a natural longing for freedom and the unconventional, coupled with an instinctive urge to get in touch with Nature's scheme of life. Yet, few realize the extent to which we are dependent upon Nature in the matter of health, and we are inclined to

attribute sickness or ill-health to a dispensation of Providence rather than to depleted vitality, often the result of insufficient ventilation. It is common knowledge, however, that no plant, and but few animals, will thrive in the ordinary house. Plants droop, wither and die; animals lose their animation, become puny, scrawny and often tubercular. We make our houses comfortable, convenient and artistic, but neglect to provide proper means of ventilation—a requirement so essential to health and life.

exhaustion of the oxygen in the air. Under these conditions the ever present germs of "common colds" get a start in the weakened membrane of the nose and throat.

The time is not far distant when people will know how to take care of themselves, so that colds will be no more frequent in winter than in the summer. Explorers, soldiers and those accustomed to being out of doors, are practically immune from colds. This is also the experience of those who bring the fresh air into their homes. The succession of colds



S. & C. GIRLS AT WILDWOOD.

If impure air felled us to the ground like a blow, we would be on the alert to prevent the atmosphere about us becoming unsanitary, but its influence is so insidious that many do not recognize its deadly effect nor realize that they are being robbed of vitality through oxygen starvation, until health has been undermined, and the reserve forces of the constitution exhausted.

The frequency of colds during the winter is largely due to the fact that at this season of the year we crowd into overheated houses and rooms, shutting the doors and windows, thus lowering the resistance of the body through

implies a mode of life which affords increasing facility for the ravages of all microbes.

In every condition of life, plenty of sound, refreshing sleep is a requisite to health—"Nature's sweet restorer, balm of hurt minds." The time spent in sleeping is the most important portion of our lives. It is during sleep that the processes of growth and repair chiefly take place; hence, the more favorable the conditions during the hours of sleep and rest, the more perfect will Nature be able to do her work of repair.

You should arise in the morning looking and feeling like a new person.

Our Trade With Latin America

By F. D. HOPLEY.

When the great fleet of the United States, with banners flying, bands playing and guns saluting, passed in final review before President Roosevelt at the commencement of its long journey around the globe, few people realized that the greatest advertising propaganda of centuries had begun, a propaganda which would draw the peoples of the Western Hemisphere closer together than they ever were before, not only in good fellowship, kind feeling and mutual understanding, but in that more practical bond, the furtherance of a greater trade and commerce between the Spanish-speaking countries and our own land.

The visit of Secretary Elihu Root to South America and Mexico, in the year 1906, proved to be the opening wedge in this great commercial awakening upon the part of our neighboring republics, and it is not too much to say that the value of his visit cannot be overestimated. By his speeches, his personality, his diplomacy and intercourse with the officials and the people of the countries through which he passed he accomplished more in the way of winning their confidence and esteem, allaying suspicion and removing a certain distrust which was more or less prevalent than had ever been done in that direction before.

It remained, however, for the fleet of Uncle Sam to fan into a blaze the smoldering fire of commercial activity and business expansion which Mr. Root had kindled. The marvelous reception tendered the fleet, its officers and men at every stopping place was an overwhelming demonstration of the feeling then existing in our sister republics to the south as regards the United States. Republic vied with republic, official with official and citizen with citizen in the heaping of honors upon the representatives of our great nation, at last being assured of the sincerity of our friendship, which many had doubted in the days gone by.

And following the flag came commerce, as

it always does, a mighty increase in the trade in every line of manufacture between the United States and Hispano-America, which is growing rapidly day by day. The American manufacturer and merchant, even five years ago, was quick to recognize the great possibilities in the region south of the Isthmus, and sent his men throughout that territory to become acquainted with the people and their customs and build up a trade which (although a slow process among the people who speak the Spanish tongue, who in days past have always been reluctant to make new trade connections) has now reached such proportions as to give promise of still greater things to come within the next few years. Figures are generally dry reading, but to illustrate the tremendous growth of our commerce with the Spanish-speaking countries during the past ten years, and more especially the last few years, I quote from a pamphlet on Latin America, issued by the International Bureau of American Republics, as follows:

"The entire commerce, imports and exports, between the United States and the countries to the south of her amounted in 1897 to \$252,427,798. Three years later, in 1900, this had grown to \$324,680,358. Five years more, in 1905, it had expanded to \$517,477,368, while two years later, in 1907, it reached the grand total of \$587,194,945. It will thus be seen that in ten years our trade with Latin America has increased by the vast sum of \$335,000,000, or has more than doubled. Certainly this is a record that our country can be proud of, and yet it is only a beginning of possibilities."

Yes, this is only a beginning, for, concerning that stretch of territory to the south of us, few even yet realize its vastness and its teeming millions, who are now awakening from the lethargic sleep of ages and are beginning to stretch forth their hands towards that portion of the Western Hemisphere which contains the greatest commercial nation in the

world, with the full knowledge that an equally friendly hand will grasp theirs, and that the established fact of "hands across the Isthmus" will mean peace and prosperity to all on this side of the globe.

We are apt sometimes to think that the United States is by far the biggest country on this hemisphere, and that the "small" republics to the south cover in themselves but very little territory. In order to show the fallacy of such a belief, a few comparisons taken from the pamphlet mentioned above are here given, which will help perhaps to clear away some of the misapprehensions which exist in most minds in this respect.

"Brazil exceeds the United States proper in extent, the excess in favor of Brazil being about 200,000 square miles, or four times the area of New York.

"In Argentina could be placed all that part of our country east of the Mississippi River, plus the first tier of States west of it.

"Bolivia is comfortably half a dozen times larger than the combined areas of New York, New Jersey, Pennsylvania and Delaware.

"Into Chile could be put four Nebraskas.

"Peru would obscure, if placed over them on the map, California, Oregon, Washington, Nevada, Arizona, Utah and Idaho.

"Paraguay is only four times bigger than the State of Indiana, while little Uruguay could wrap within its limits North Dakota.

"Texas could be lost twice in Venezuela and still leave room for Kentucky and Tennessee.

"On the globe Ecuador does not spread like a giant, but it could hold all New England, New York and New Jersey.

"Finally there is Colombia, which has an area as great as that of Germany, Holland and Belgium combined."

"The open door" is a synonym which has been applied for the most part to opportunities in the Far East, but there never has been a door wider open through which the American manufacturer may pass to endless opportunity and financial prosperity than that portal through which he gains access to the fast-increasing trade with this vast territory at our

threshold. And when this figure of speech shall have become a reality through the completion of that colossal undertaking, made possible through the exercise of American brain and brawn, the Panama Canal, we may look forward to an era of unexampled prosperity, both for ourselves and our sister republics below the equator, which shall far exceed our fondest hopes and expectations the dawn of which even now is reddening the skies.

LIVE WIRES.

No "Little Journeys" next year, for Elbert Hubbard is going to Europe. How lonely the elect will feel, but then there is the "Fra" and the "Philistine" to console us.

R. F. R. Hunstman, advertising manager of the Brooklyn "Standard Union," says of his sheet that it has been called "The Onion," "The Standard Onion" and "The Strangled Onion"—and then some more. Over 53,000 Brooklynites are walking up to news-stands every day and calling for "The Standard Union."

Howard Ruggles, of Hampton's Magazine, congratulates himself every few moments on the fact that his publication has jumped from the 25th to the 9th place in volume of advertising in a single year.

O. R. Henkle, known as the most aggressive advance agent in America, has been loaned by Harry Asken to Martin & Emery, managers of "The Red Mill," provided they return Henkle undamaged at the end of the season.

W. H. Saxon Davies is delivering Remington typewriters in Bombay, India, with an elephant. Mr. Davies prefers a blowing trunk to blowing tires—hence an elephant instead of an automobile.

Think well of yourself. As I write, tears trickle down my map of Belgium. I am my favorite author!—*Wallen*.

THE COLLEGE GIRL AS THE COLLEGE MAN SEES HER.

By R. P. LOWRY.

"Fussing?" the Junior asked, looking up as his room-mate strolled into the study in all the unaccustomed glory of dress clothes and top hat.

"Fuss—" the other choked and groaned, "no; I've been making a call up at Bryn Mawr College. Had to do it. Sort of second cousin from home, you know."

"You didn't stay very late?"

"Stay late! Holy Mike, how could I? Do you know they have the impudence to ring a bell right on the stroke of ten, and everything wearing trousers has got to beat it at once. Talk about your curfew! Sacred shades of Cotton Mather!"

"Have a good time?"

"Didn't I just say it was a duty call? I'm thankful to get back alive. Good time, quotha! It took me two hours to find the hall where Miss Carson hangs out. And wandering around the campus I ran into more girls than you ever saw in your whole life. Most of them about seven feet six, and all wore slickers, nice, cute, playful, fluffy-ruffles little things they were. Why Goliath of Gath himself wouldn't have the nerve to hook up with one of that bunch. Common mortals ought to be voted Carnegie medals for merely calling on them."

"What happened when you did find the fair one?"

"I sat in a sort of hall-parlor for fifteen minutes, with three mission chairs, a tall lamp, a copy of Browning's *Paracelsus*—Browning was the name I mentioned, and I hope you heard me correctly—and a particularly sick-looking Mona Lisa, who cynically regarded me from the wall. Finally, Miss Carson blew in. She used to be a fairly decent sort, but she is clean out of my class now. She talked a blue streak all about German orals, and psychology thesis and papers on Matthew Arnold and heaven only knows what besides—and me sitting there trying to look wise, and nodding my head and saying yes whenever I had a decent chance, which wasn't often.

And every once in a while the crazy gang that inhabit the hall would run past and giggle like a lot of ten-year-olds, that is, when they weren't rolling dumb-bells down the stairs. Bill, if ever in my wildest moments I say I am going up to that place again, send right off and get a straight-jacket, and don't lose a second getting me inside of it either. Never, never, never to the X105 again for mine!"

There is nothing imaginary about the foregoing. It is a faithful reproduction from life, even to the smallest details, and while it represents, quite obviously, an exaggeration of the attitude of the college man toward the college girl in general, there is a great deal more than a grain of truth in it. For the college man does think that the college girl takes herself and her college course too seriously, that in the neurotic pursuit of some ology or ism she is likely to go off in a tangent from her normal self, and in this mad, new chase after the false gods of near-erudition, to forget entirely old friends and old interests.

For the rest, he is apt to be a bit shy of the college girl. He is used to being a little looked up to by womankind in general, and having his opinions taken by them as gospel. But with her it is different. She may know as much about Hydrostatics, or the Holy Roman Empire, or Embryology, as he does himself—horrible thought. She may know even more, and be able to catch him tripping. He is wont to glance up uneasily when she is around, to watch for the cynical smile, which some mistake he commits in his arrogance, sends fluttering to her lips.

To the Eastern college man, at least, co-education is the abomination of desolation. Petticoats in a classroom, he feels, are a hindrance to freedom of discussion; they are out of place at commons, and impossible at class meetings. If the girl wants to go to college, by all means permit her to do so, but let her take herself and her fudge and her gym bloomers to some woman's college, and not try to force herself in where she is *persona non grata*.

Nor can he approve the action of his

English cousins at the venerable and beautiful University of Oxford, where women are permitted to attend university lectures, to take university examinations and to receive class rank along with the men, but are not granted degrees. This, he considers hardly fair; women should be excluded altogether or else given an equal reward for work done. But the ways of the British, like those of the Deity, are absolutely inscrutable.

However, to return to the college girl who attends a woman's college—the college man finds, as a rule, that his preconceived notions and first acquaintance with her are apt to be misleading. On closer acquaintance she usually proves a wholesome, jolly sort of young person, who can be as frivolous as they make them on occasion. She can sit in a canoe without upsetting it, shoot off a gun without endangering the lives of her companions, throw a trout-fly with a fair degree of accuracy, dress quite as well as her sister who has not been to college, and, crucial test of all, she can cook a steak in such a way that it is not only a possibility, but a pleasure to eat it.

Naturally his ideas of the different colleges vary greatly, and are extremely difficult to generalize. He is entirely too apt to form hasty and inaccurate judgments in any case. If the girls he knows at Smith, Vassar, Wellesley or Bryn Mawr meet with his approval, then their particular alma mater is all right, otherwise it is not a fit asylum for indisposed canines.

Asked pointblank whether or not college is the place for a girl, he is almost sure to say yes. He knows, doubtless, of many instances where a college course has seemed to ruin a girl for life, but he doubts whether the girl is not more to blame than the college, whether she was worth saving in any case. On the other hand, he probably knows many splendid, level-headed girls who have been wonderfully broadened and helped by college. They are the sort he wants to be with and talk to, and from their number he will pick out the especial girl that he is going to ask to be his wife. And mighty lucky he may consider himself—if he gets her.

A LITTLE GERMAN STORY.

By EUGENE WALTER, Author of "The Easiest Way."

A good deal of particularistic feeling still separates the North and South Germans. The South Germans consider their Northern brethren cold, arrogant, prosaic and vulgar. The Northerners reciprocate by depreciating the patriotism, rationality and intellectuality of their Southern countrymen. The North Germans have an old saying that a Suabian never gets good sense until he is forty years old.

Shortly after the unification of Germany, when the King of Prussia, to the great chagrin of the Southerners, was made German Emperor, feeling ran particularly high.

A good Suabian was riding on a Prussian railroad, which is manned preferably by men who have seen military service, and Prussian conductors are apt pupils in arrogating to themselves a certain superiority over the civil population. In demanding from the Suabian countryman his railroad ticket, the Prussian conductor immediately recognized his Suabian dialect with which the passenger replied.

Seizing upon the old saying, the Prussian conductor inquired: "You are a Suabian, I see? Will you tell me, my good man, whether it is true that a Suabian never gets good sense until he is forty years old?"

Whereupon Mr. Schwab replied: "Why, certainly, Mr. Conductor, it is true, and he must be very careful about it and get his good sense on the very minute he is forty years old, or he remains as stupid as a Prussian conductor for the rest of his life."

CATCHING UP

THE PRACTICAL WORLD maglet has heretofore been an issue behind. With this issue we get ahead of the calliope in the procession of progress. With the extra supply of goodies everyone ought to be happy about it.

There is music in a woman's face, but the office girl who grins on every occasion is playing ragtime.

MERELY THE EDITOR'S OPINION

The Disagreeable Girl

You meet her on the street, in the theater and café. She lolls, bowls, scowls and prowls. She eats and eats and eats, except when she drinks, and then she drinks and drinks and drinks. She never thinks and thinks and thinks. She just thinks that she thinks. If genius is a capacity for hard work, then she is a super anti genius. She never does a useful thing, and scorns those who do. She never does a thing beautifully, except when she lies. She is a beautiful liar! Her prevarications are the rose madder, the quintessence, the sublimate extremata of the exquisite art of deception. She is only bad in her mind. Her vices are mental. She reads books like "Three Weeks," and tells you how she enjoyed Maeterlinck's "Wisdom and Destiny." When she comes home from college she tells how she leads her class. The only thing she ever leads is some worthy man, who thinks he loves her, while all the while, Dante-like, he worships his ideal. She throws the star dust of sex in his beaming eyes, and he blinks at the wonder and calls it his. The wolf tail sweeps over the sky at dawn, the light breaks thru the rose shutters of the cosmetic ball room, the crushed flowers and soiled gloves recall the night, and he finds his Modern Young Woman only lives from 8.15 in the evening until 2 o'clock in the morning. For the bread-and-butter hours she has no existence. Like Marie Antoinette, she lives on cake and the man pays.

Such a Little Queen

She sells paintings in a big department store—art goods, not cosmetics. She does not know so very much about art, yet she sells pictures. She cannot point out the charms of certain artists, but she has a better selling point than that—she has charm of manner. She is sweetly dignified—companionable, yet reserved. Her modified Moyen age gown is beautiful, though not screamingly expensive. She might be from one of Philadelphia's "first families," but she is not. Her father does not carry a membership in the Union League; he

carries a trade union card, proudly. This girl is a bread-and-butter Miss, by circumstance, not by choice; but she accepts her work with joy, and she succeeds. She cultivates a charm of manner; she is always "Such a Little Queen." Here is a moral for the girl who would succeed: Do not save your charm for social affairs and Willie Jones; use it in your business!

Work—A Sermonette

A great and good man has said: "The only joy you will ever know is the joy you will get out of your work." The things that give us lasting joy are the things we really love. Fall in love with your work. Marry your work and you will never be divorced. When every other cherished companionship fades away, your work remains faithful. When the "one woman" fails you, work will help you forget, and forgetting is forgiving. Work is God's remedy for Dipilosis—whatever that is.

A Practical Poet and His Poems

Frank W. Taylor, Jr., whose "Rosalie" appears in this issue of THE PRACTICAL WORLD, is the coming American lyric writer. His verse has touches which are the real embroidery. I like him best when he is tugging at the heart strings. Most "heart stuff" doesn't get me. There are two kinds—the Gene Field kind and the Farm Journal variety. Taylor's is the Field kind. His poems are full of pink girls, bronze men and little babies—all seasoned well with white love. His "To a Baby" brought him letters from mothers the world over. I have come to the conclusion that the literature that does not uplift has no excuse for being. One page of Elbert Hubbard or Frank Taylor is worth all of the work of the French realists.

The lasting impressions you leave are not due to your physique, though you have the form of a Greek god and the face of a Byron; not to your manner, though you rival Lord Chesterfield, but to the brain you weave into your argument.

A TRIBUTE TO BOYS

ELBERT HUBBARD.

I have a profound respect for boys. Grimy, ragged, tousled boys in the street often attract me strangely. A boy is a man in the cocoon—you do not know what it is going to become—his life is big with many possibilities. He may make or unmake kings, change boundary lines between states, write books that will mould characters, or invent machines that will revolutionize the commerce of the world. Wouldn't you like to turn time backward, and see Abraham Lincoln at twelve, when he had never worn a pair of boots? The lank, lean, yellow, hungry boy, hungry for love, hungry for learning, tramping off through the woods for twenty miles to borrow a book, and spelling it out, crouched before the glare of the burning logs! Then there was that Corsican boy, one of a goodly brood, who weighed only fifty pounds when ten years old; who was thin and pale and perverse, and had tantrums, and had to be sent supperless to bed or locked in a dark closet because he wouldn't "mind."

Who would have thought that he would have mastered every phase of warfare at 26; and when told that the exchequer of France was in dire confusion would say, "The finances? I will arrange them." Very distinctly and vividly I remember a slim, freckled boy, who was born in the "Patch," and used to pick up coal along the railroad tracks in Buffalo. A few months ago I had a motion to make before the supreme court, and that boy from the "patch" was the judge who wrote the opinion granting my petition. Yesterday I rode horseback past a field where a boy was plowing. The lad's hair stuck out through the top of his hat; his form was bony and awkward; one suspender held his trousers in place; his bare legs were brown and sunburned and briar-scarred. He swung his horses around just as I passed by, and from under the flapping brim of his hat he cast a quick glance out of dark, half bashful eyes, and modestly returned my salute. When his back was turned

I took off my hat and sent a God-bless you down the furrow after him. Who knows—I may go to that boy to borrow money yet, or to beg him to defend me in a lawsuit; or he may stand with pulse unhastened, bare of arm, in white apron, ready to do his duty, while the cone is placed over my face and Night and Death come creeping into my veins. Be patient with the boys—Destiny awaits just around the corner.

A FEW HANDSHAKES OVER THE MILES.

From a Parson.

By the Great Horn Spoons you're the limit, sending a Parson a bid to subscribe to anything with the handle of "Practical," but just because I am flattered, because *you think* that THE PRACTICAL WORLD Magazine will interest me, I am enclosing the dollar, even if it does mean a week of bread and scrap. It will be something to show those hateful practical friends and give me the opportunity of a slam in saying "Anyhow I take THE PRACTICAL WORLD which you probably don't."

With felicitations, the un-practical parson,
Menasha, Wis.

F. W. MERRILL.

From a Doctor.

I knew it. I could smell it on your paper. THE PRACTICAL WORLD Magazine will receive my analytic and constructive criticism. I will reserve my congratulations for the next round.

Truly yours,
Morris, Ill. W. E. WALSH, M. D.

From a Poet.

My mitt to THE PRACTICAL WORLD. My best to you in the editorial chair, which I am sure you will handle in fine style.

As ever,
St. Louis, Mo. FRANK W. TAYLOR, JR.

From an Actor.

May I offer this humble dollar as a privilege of watching your rapid progress to success?

Ever and always,
New York, N. Y. RODNEY RANOUS.

From an Ad Writer.

I see you are hitting the high places with success howls. Set the enclosed dollar to work.

Yours sincerely,
New York, N. Y. J. HERBERT TOAL.

SOME ORPHICS

By ALFRED STEPHEN BRYAN, from "How to Advertise Advertising."

The big rewards in Advertising fall to the man who dares. It's the "damn-the-torpedoes-go-ahead" spirit that has made both admirals and captains of industry.

Advertising is a force or a farce, according to the way it's done. Some advertisers try to kill a fly with a cannon-ball. Others try to drive an iron girder with a tack hammer.

Many non-advertisers suffer from commercial "D. T."—Dignity and Tradition. Strip dignity of its mark and you expose the weazened face of dry rot.

The good money wasted on bad advertising makes one sometimes wish for a "Pure Fool" law to protect some advertisers against themselves.

The "sky-rocket" advertiser recalls the Chinaman's description of tobogganning: "Zip! Go down like hellee—walk up four milee." Spend a little steadily rather than a lot speedily.

The schoolboy who, asked to mention some article made from ivory, triumphantly exclaimed "Soap," paid an unconscious tribute to the impressive power of Advertising.

You can't buy advertising brains by the yard or pound. An expert, asked to justify a charge of \$50.00 for repairing a seemingly simple bit of machinery, promptly answered: "Five dollars for time, and forty-five dollars for knowing how."

Says one manufacturer breezily: "Advertising can't help me. I get and hold my business by working like h——." Yes, and you've got to keep on working like h—— until you drop, because your business rests upon the velocity of your legs instead of the solidity of its reputation.

If you can't better a man's work, in Heaven's name don't criticise him. It isn't possible that you know everything.—*Wallen.*

ROSALIE

By FRANK W. TAYLOR, JR.
Author of "To a Baby."

Da leetla boy hees play all day,
An' maka merry like hees glad,
Hees leetla heart ees vera gay,
But, ah, dees heart is vera sad;
Poor leetla boy he have da eyes
Just like da mother Rosalie,
An' when I watch heem at hees play
My sweetheart ees come back to me.

Da leetla boy he laugh an' say,
"I like you, my gooda dad,"
An' eet ees like my Rosalie
When she was singa sweet an' sad;
I hear her whisper in da wind,
I see her laugh in hees black eyes,
An' then I turn an' bow da head
To Rosalie in Paradise.

HERE FOLLOWS

A

PORTRAIT GALLERY

OF REAL MEN

DONE INTO COPPER

BY

Gatchell & Manning

Philadelphia



KNOX, WHO HAS BEEN KNOCKED.



CORTELYOU, THE LIVING BUSINESS COLLEGE ADVERTISEMENT.



KING JOSEPHUS I, HIND NAME CANNON



AN AMERICAN ARISTOCRAT, MR. FAIRBANKS.



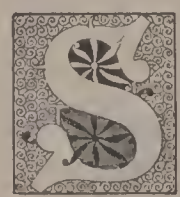
BRYAN, THE ETERNAL MARATHON RUNNER.



BWAMA TUMBO, GODFATHER OF THE TEDDY BEAR

Home Study Department



 SINCE the inception of this Magazine, it has contained one feature not to be found in any other publication---a Commercial Home Study Department. This feature will be retained and improved if it is possible.

You can glean from its pages a complete commercial education. The boys and girls who read "The Practical World" are living illustrations of Emerson's "Essay on Self Reliance."

The finest test of education is the ability to earn your own living. We are here to help you. Back numbers containing the first parts of Shorthand, Bookkeeping, Penmanship and Short-cuts can be had with a year's subscription.

"Get the Study Habit—It makes for Health, Wealth and Happiness."

Man is made or unmade by himself; in the armor of thought he forges the weapons by which he destroys himself; he also fashions the tools with which he builds for himself heavenly mansions of joy and strength and peace. By the right choice and true application of thought, man ascends to the divine perfection; by the abuse and wrong application of thought, he descends below the level of the beast. Between these two extremes are all the grades of character, and man is their *maker* or *master*.

ALLEN.

1. When a word begins with the sound of "ar," write *ray* unless it is followed by em, emp or emb, when *ar* must be written.

2. When a word ends in the sound of “r,” write “ar,” except when it is preceded by “em,” “emb” or “ray,” when “ray” must be written.

3. When a word ends in a *vowel*, preceded by the sound of “ar,” write *ray*.

Study and copy each of the following combinations as directed under Exercise XIV:



By PROF. W. R. WAGENSELLER, A. M.

Debit.

1. That which is received.
2. That which costs value.
3. The receiver.

4. That which is given.
5. That which returns value.
6. The giver.

i. Sept. 2d.—Sold to J. M. Simpson, on account at thirty days, 10 barrels flour at \$6.00 a barrel, and 10 barrels pork at \$14.00 a barrel.

Apply rule 3 for the debit and rule 4 for the credit.

19 ...					
Sept	2	50	J. M. Simpson	200	
		9	Madse		200
			Sold on acct. 30 days		
			10 Bbls Flour @ 6. ⁰⁰	60.-	
			10 " Pork @ 14. ⁰⁰	<u>140 -</u>	

2. Sept. 3d.—Bought from L. Benson & Co., on account, 5,000 envelopes at \$2.10 per 1,000, and 5,000 letterheads at \$5.00 per 1,000, for office use.
Apply rule 2 for the debit and rule 6 for the credit.

The *Expense Account* is the account to which is charged the ordinary running expenses of the business, as light, fuel, rent, stationery, salaries, etc.

Sept	3	5	Expense				
		52	L. Benson & Co.			35	50
			Bot. on acct. for Office use				
			5 M. Envelopes @ 2.10	10.50			
			5 Letter Heads @ 5.00	25.00			
							35 50

3. Sept. 4th.—Bought from Macey & Co., on account, for office use, 1 roll-top desk at \$36.00, and 1 typewriter cabinet at \$20.00.
Apply rule 1 for the debit, and rule 6 for the credit.

The *Furniture and Fixture Account* is kept for property purchased for use in the business, and which will not be consumed by its use. To this account is charged all the desks, chairs, typewriters, files, etc.

Sept	4	6	Furniture & Fixtures				
		53	Macey & Co.			56	—
			Bot on acct. for Office				
			1 Roll Top Desk	36.00			
			1 Typewriter Cabinet	20.00			
							56 —

4. Sept. 5th.—Paid \$50.00 cash to W. G. Phillips & Co., to apply on our account.

Apply rule 3 for the debit and rule 4 for the credit.

Sept	5	55	W. G. Phillips & Co.				
		2	Cash			50	—
			Paid on account.				
							50. —

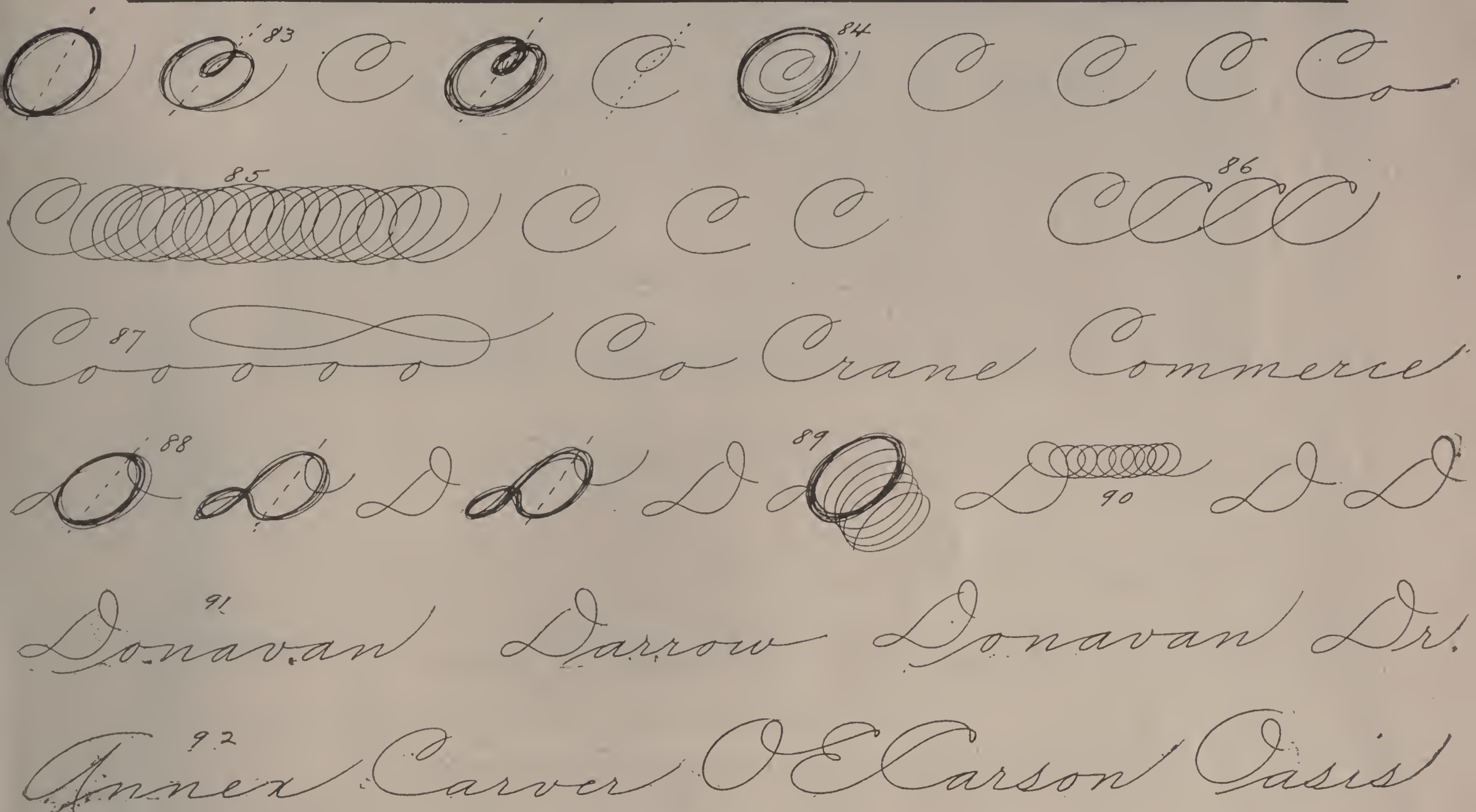
5. Sept. 6th.—Received from the tenant of No. 968 Walnut Street, \$65.00 for September rent.
Apply rule 1 for the debit and rule 5 for the credit.
When it is desirable to know the loss or gain on

each property owned, an account must be opened up with each one. If this is not desired, all the properties may be grouped under one title called **REAL ESTATE**.

Sept	6	2	Cash,				
		12	No 968 Walnut St.			65	—
			Rent received from tenant				
			for above house				
							65 —

Penmanship

By PROF. A. L. FISCHER, PEN ARTIST, Practical Education Institute



INSTRUCTIONS

(These lessons were begun in the March issue. All previous issues can be secured by addressing the office, or if you subscribe this month, the previous numbers will be included in your year's subscription.)

83, 84.—Make capital "C" exercise with direct motion. Begin at same point you would begin letter and retrace ten times. Keep the slant of the small oval same as the large one. Make the beginning of oval about half the height of the letter and leave as much space between the oval and the principal down stroke as the width of the oval itself. Keep your movement free.

85.—Begin with capital "C" and develop into the traveling oval. Do not be afraid of giving too much time to the practice of these oval exercises. They are the very foundation—the backbone—of good penmanship.

86.—Connected "c" exercise. Begin with capital "C", as before, and make connections

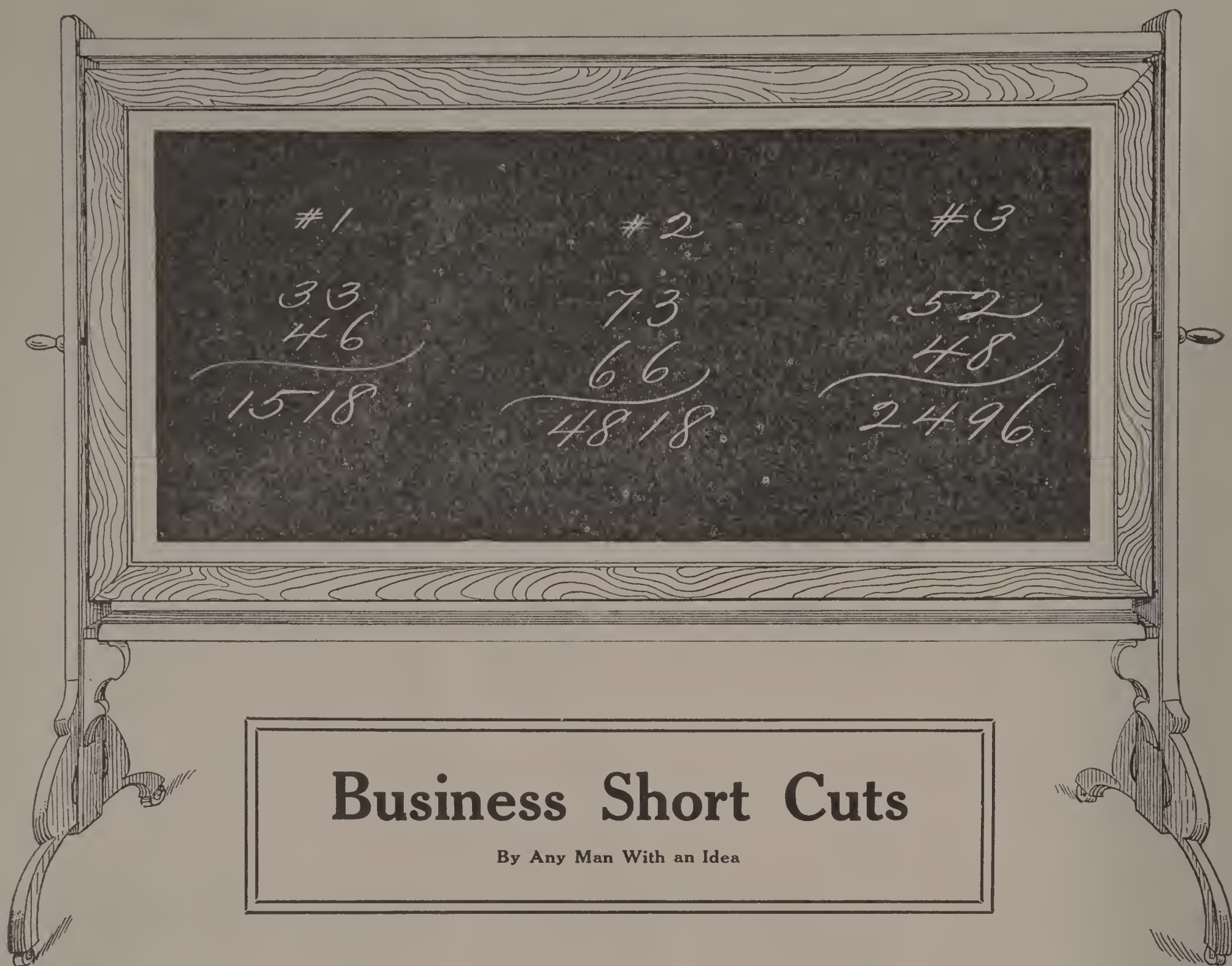
as in the diagram. A splendid exercise. Keep it up; 70 per minute.

87.—Capital "C" connected with small letters. Learn to connect your "C's" with all small letters, thus saving much time in writing. Keep letter well rounded on the base and finishing stroke nearly horizontal. A speed of about 15 words per minute should be developed for the word "common."

88-90.—Exercises to develop capital D. Begin exercise same as "D" and finish same as capital "O". Make lower loop nearly horizontal and not large. Close letter at top. Make widest part at base. Count 1-2-3; 65 per minute.

91.—Write a page of each of these words. Do not lift the pen while writing the small letters.

* 92.—Review on capitals already studied. Constantly go back and see if you cannot improve upon your former work.



Blackboard example No. 1 illustrates the multiplying of numbers in which the sum of the tens and the units of the multiplier is ten ($4 + 6 = 10$) and the unit and tens' figures of the multiplicand are the same figures, as 33. In problems of this kind, multiply the units together ($6 \times 3 = 18$) and place the full product as half of the answer; then, multiply the tens' figures together and to their product add the like figure ($4 \times 3 = 12 + 3 = 15$), placing this amount as the other half of the answer.

Example No. 2 is of the same nature as the preceding example, the only difference being that in this problem the figures of the multiplier are the same and the sum of the figures of the multiplicand is ten ($7 + 3 = 10$). Following the rule given for No. 1,

we multiply the units together ($6 \times 3 = 18$), placing this product as half the answer; then by multiplying the tens' figures together and adding the like figure to their product ($6 \times 7 = 42 + 6 = 48$) we get the other half of the answer.

Example No. 3 illustrates the multiplying of numbers whose tens' orders differ by 1, and the sum of their units' orders is ten. In problems fulfilling these conditions, disregard the lesser number, and multiply the tens' order of the greater number by itself, considering the product obtained as hundreds ($50 \times 50 = 2,500$). Next multiply the units' order of the greater number by itself ($2 \times 2 = 4$), obtaining 4, and then subtract this 4 from the 2,500, obtaining 2,496, the required product.

WHAT DO YOU THINK ?

¶ The Simplified Spelling Board wants to know: "Is English spelling, alone of all human inventions, after so many changes, to be kept henceforth forever exempt from change? Customs, laws, religions, arts, sciences, ideas, words, all things of life and value change. Is English spelling the one perfect and immutable thing? Since when?"

PUBLICITY DEPARTMENT

of the Practical Education Institute

164 POSITIONS

were previously reported filled by our Publicity Department. Since the last report, the following have been placed:

Lena Schubert.....	W. H. Hoskins Co.
Roy Brown.....	Great Bear Spring Water Co.
Ruth Bantom.....	Charles R. Cook
William B. Judge.....	W. A. Millar
Bertha Howard..	Lincoln Mutual Life Insurance Co.
Clarence Supplee.....	Union Casualty Co.
Herman Weinstein.....	Louis Wanner, Jr.
Arthur Lees.....	C. C. Knight
Wilberta Norris.....	W. H. Hoskins Co.
Benjamin Waxman.....	McNeely & Co.
Lillie Schaefer.....	Thomas J. Gallen
Mattie Young.....	Green & Co.

QUENTIN'S

VELVET VIOLETTE

BATH POWDER

Makes the skin soft as Velvete—A delightful luxury
in the bath—At Druggists and Toilet Counters
25 Cents—Or by mail

CHAPMAN & RODGERS, Inc.

510 Arch Street, Phila.

LAURA LOU SLAUGHTER

— DESIGNER OF —

Things Beautiful and Curious

Arts and Crafts ∴ Book Plates and Covers

Studio, East Mason St., GREEN BAY, WIS.

A WHIRLWIND OF DOLLARS !

To Agents, Storekeepers
and enterprising persons.

SELL POPULAR SHEET MUSIC

Greatest selling proposition in the market. Enormous demand, tremendous profits.

Send 25 cents, receive four
complete copies and particulars

Enterprise Music Co.,

1949 North Twentieth St.
PHILADELPHIA

ARE YOU ASHAMED OF YOUR HANDWRITING ?

To introduce and popularize our correspondence course in penmanship, prepared by Prof. A. L. Fisher, the greatest instructor in penmanship in the United States, we shall distribute one thousand free scholarships. You should be one of the thousand to benefit by our liberal offer. Write to-day. PRACTICAL EDUCATION INSTITUTE, Philadelphia.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

LET'S GET ACQUAINTED

*We have something you want
You have something we want
No, it isn't your measly dollar*

THE
Practical World Magazine

No. 9 N. Thirteenth St.
Philadelphia, Penna.

PROFITS

Through this announcement, the readers of "THE PRACTICAL WORLD" are given an opportunity of obtaining extraordinary profits by securing an interest in a Philadelphia company which is destined to be a leader of its kind in America.

The exceptional profits made by other similar companies has made their stock unpurchasable, and all the great earnings of this company may be shared in by those who secure an interest at this time.

Such opportunities for exceptional profits as may be made by taking advantage of this announcement are available, as a rule, only to the big interests. They rarely reach the private investor, and you must act *immediately*.

If you have from \$10 to \$1,000 on which you would like to make an especial handsome profit, write at once for full details of this announcement.

H. A. NORRIS

Colonial
Trust Building

Philadelphia, Pa.

JACOB REED'S SONS

Clever Ideas, smartly executed give

REED'S

Clothes and Outfittings

a prominent position in catering to
Young Men

Extremes, or freakish styles, are not
tolerated. Everything sold is in good
taste and correct form. :: :: ::

JACOB REED'S SONS

**Clothing, Haberdashery, Head-
wear, Auto Apparel and
General Outfittings for**

:: **Men** ::

1424-1426 Chestnut Street
PHILADELPHIA

HAVE YOU SEEN THE

Visitors' Guide to Philadelphia

Tells what to see and how to find it

¶ In a class by itself. Nothing just like it. None other quite so good. A handy, comprehensive, up-to-date Guide and Reference Book. Contains a mine of information about the City, for visitors as well as residents. A "Mulum in Parvo." Comprehensive in scope. Simplified Index. The City at a glance.

A high-class, up-to-date Guide and View Book of the City of Philadelphia. It contains 150 beautiful half-tone illustrations of Public Buildings, Sky-Scrapers, Depots, Park Views, Street Scenes and Historic Points of Interest, together with a vast fund of concise and valuable information concerning the City, past and present. The book is divided into seven sections:

- | | |
|---------------------------|--------------------------------|
| 1st. PHILADELPHIA TO-DAY. | 5th. ENTERTAINMENT FACILITIES. |
| 2nd. HISTORICAL FEATURES. | 6th. FINANCIAL INFORMATION. |
| 3d. THE CITY BEAUTIFUL. | 7th. INDUSTRIAL ACTIVITY. |
| 4th. EDUCATIONAL. | |

Everything about the mechanical makeup of the book, such as Photographs, Engravings, Paper, Press-work, etc., is of the highest order. It is of a handy size (5½ x 8) and sells for 25 cents on all news stands, or will be sent by mail by the Publishers on receipt of 30 cents (money or stamps) to cover cost of book and postage.

ADDRESS

VISITORS GUIDE
39 South Tenth St., Philadelphia

THE FOREWORD

to every issue of

The Practical World

will be written by a
great stylist.

MICHAEL MONAHAN

inspired us this time.

Who's next—"Show me--

I want to know"

ONE DOLLAR, PLEASE

I'M PROUD OF IT!



And I want *you* to sit right down and send me 25 cents, (stamps will do) for a full year's subscription to my magazine.

Beach's Magazine of Business

It is a handsome monthly magazine for bookkeepers, and business folks. Full of useful information and good business stories. If you are not pleased after reading the first number I will refund your money.

Send me that "quarter" TO-DAY

E. H. BEACH
PUBLISHER

39 West Fort St.

Detroit, Mich.

DRINK

Coca-Cola

IN BOTTLES

KARA KOIDS WHAT IS IT?

It's a new Laxative Tablet for Biliousness, Sick Headache, Inactive Liver and Constipation. Especially useful in correcting the Stomach, Liver and Bowel ailments of women and children. At your Druggists, 10c., or by mail, 12c. per package.

LOSER PHARMACAL CO., 313 Diamond Street, Philadelphia, Pa.

LEARN TO WRITE ADVERTISEMENTS

Earn
a Salary of
\$25.10 to \$100.
a Week

We will guarantee to teach you by mail the most fascinating and profitable profession in the world to-day.

Learn the advertising business from the original school—the biggest and most substantial institution of its kind in the world. If you are ambitious and energetic and have a common school education, we can teach you the business by correspondence and increase your income from 20% to 100%.

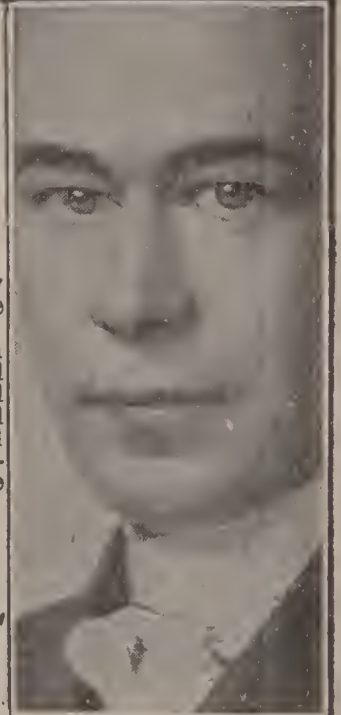
Send for our beautiful prospectus: it's free.

PAGE-DAVIS SCHOOL

ADDRESS EITHER OFFICE

Dept. 635. Page Building, Chicago.

Dept. 635. 150 Nassau Street, New York.



ONLY \$1.

A Perfect Time-Keeper. Calling the Hour and the Half-Hour. Nearly Two Feet High, 14 Inches Wide, in Solid Walnut Case.

The Inlaid Woods of Ash, Ebony and Mahogany Ornaments are put together with minute care.

You never had such an opportunity to get so beautiful and useful an ornament for your den or your home—on such easy terms—mail us \$1.00 for one year's subscription to COMMON-SENSE, afterwards you may pay \$1.00 a month for 8 months, which completes the payments on both the clock and the magazine.

Common-Sense Publishing Co.

Dept. 635

Page Building, Chicago.

Say, "I saw your advertisement in THE PRACTICAL WORLD."

Business America

"EVERY BUSINESS MAN'S MAGAZINE"

A New "Live Issue" Magazine
of the Business World for
Thinking Men

BEAUTIFULLY ILLUSTRATED. PRINTED ON PLATE PAPER. HIGH GRADE IN EVERY PARTICULAR

¶ It numbers among its contributors men of national fame. Hon. Leslie M. Shaw's article in the November issue, on the "Central Banking System," was a feature for that number.

THERE ARE 40 FEATURES
IN EACH ISSUE

¶ For sale by newsdealers everywhere. Single copies, 15 cents. Annual subscription, \$1.50

PUBLISHED BY
The League Publishing Co., Inc.
10th and Chestnut Sts., PHILADELPHIA

Practical Education Institute
MARKET & THIRTEENTH STS.
Philadelphia, Pa.

DEPARTMENT OF

DESIGNING
ENGROSSING
ILLUSTRATING

Designing.
LETTERHEADS, BUSINESS CARDS, BILLHEADS,
CATALOGUE COVERS, CHECKS, COUPONS, LABELS,
& FOR ALL BUSINESS PURPOSES

Engrossing.
RESOLUTIONS, MEMORIALS, TESTIMONIALS, VOTES
OF THANKS, ALBUM & FOR FRAMING, CERTIFICATES
DIPLOMAS, CHARTERS, ETC., ETC.

Illustrating.
DISPLAY ADVERTISING, OBJECTS FOR
CATALOGUES & PRICE LISTS, ETC.
CUTS & ELECTROTYPES MADE
OF LINE DRAWINGS, WASH
DRAWINGS, ROSS BOARD
DRAWINGS, ETC.
ETC

Prompt and reliable service
Prices right.

PROGRESS

*“Progress goes hand in hand with knowledge, and is
inspired by intelligent conclusions deducted from the past”*

—HENCE OUR NAME—

The Progressive Stenographer

A WIDE-AWAKE MAGAZINE

Are YOU a Subscriber ?
If not, why not do it now ?

I. O. O. F. TEMPLE
BALTIMORE - MARYLAND

Say, “I saw your advertisement in THE PRACTICAL WORLD.”

The Greatest in the World



Waterman's Ideal Fountain Pen

"The Pen Corner"

BROADWAY & CORTLANDT ST. NEW YORK



Singer Building
47 Stories High

City Investing Building

Copyright 1908 by
L. E. Waterman Company

Waterman Building

Hudson Terminal Bldg.
in Background

'Mid Castles in the Air

The Waterman Building (31,000 square feet floor space) remains the only home in this vicinity devoted entirely to any one business enterprise. It is surrounded by business quarters of nearly 100,000 people.

The Multi-Copy Typewriter

IS THE TRADE WONDER OF THE YEAR

It has jumped into the front rank at a bound—simply on its merits. Selling at only \$75, without equipment, to \$125 with equipment, it invites comparisons with any and all machines—no matter what their prices or pretensions—in quantity and quality of work, in constant operation, in freedom from breakages and getting out of adjustment, in simplicity and durability of construction, in ease of learning and working, and in adaptability to the wants of the average business.

If you want results—not excuses ; performance—not promises ; if you want a machine that never needs repairs, adjustments, or gives you any trouble—**Buy a Multi-Copy Typewriter.**



Produces Perfect Fac-Simile Typewritten Letters—Does Office Printing—
Fills a Thousand Wants—Needs no Expert—Easy to Learn, Easy to Work

For Sale by **The Office Device Company**
C. JOSEPH 716 Chestnut Street, PHILADELPHIA

File Your Letters

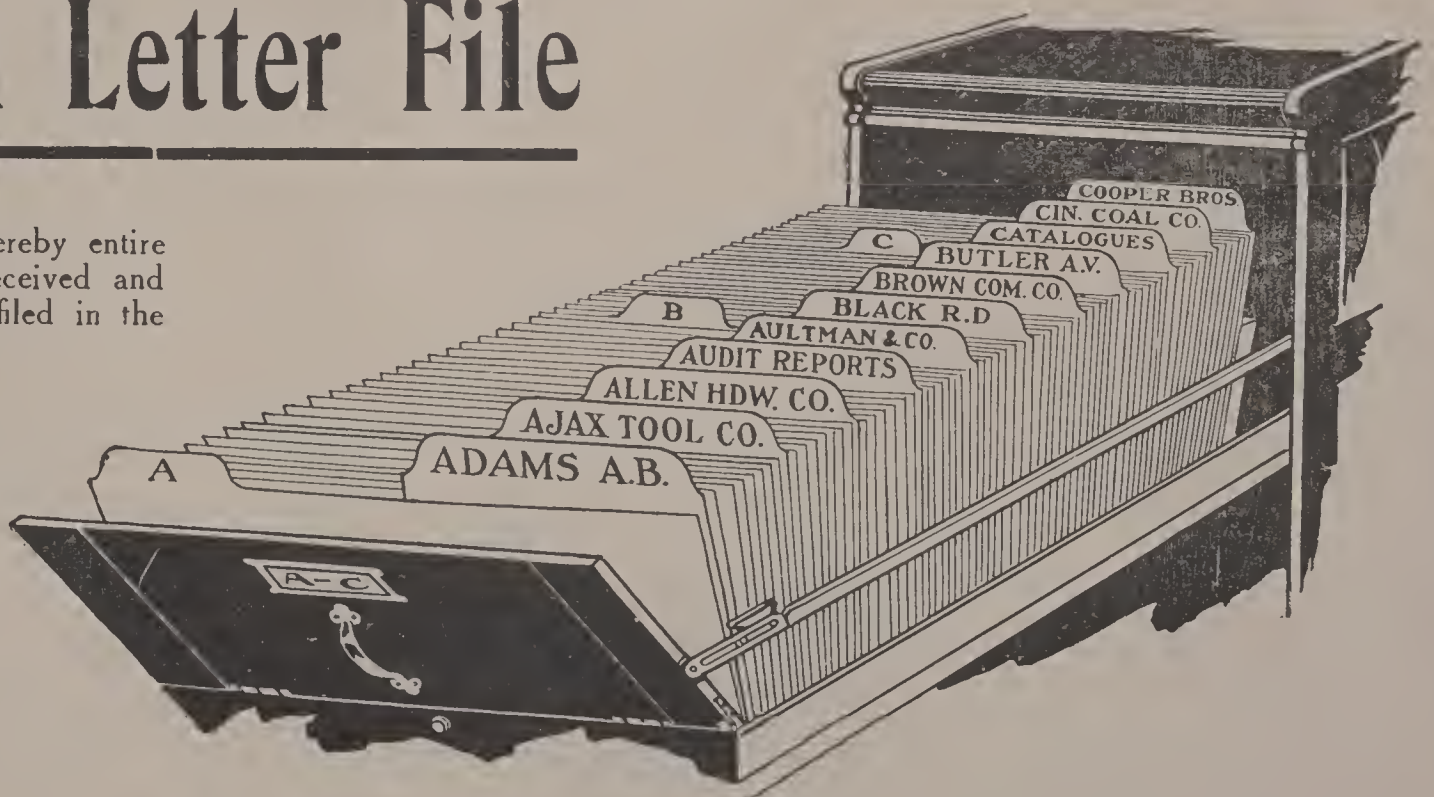
WHERE THEY CAN BE FOUND
ALPHABETICALLY IN THE

Vertical Letter File

¶ The only system whereby entire correspondence—letters received and copy of replies—can be filed in the same place.

¶ Time and labor saver for you and your employees—place your hand on any particular letter required—no long delays.

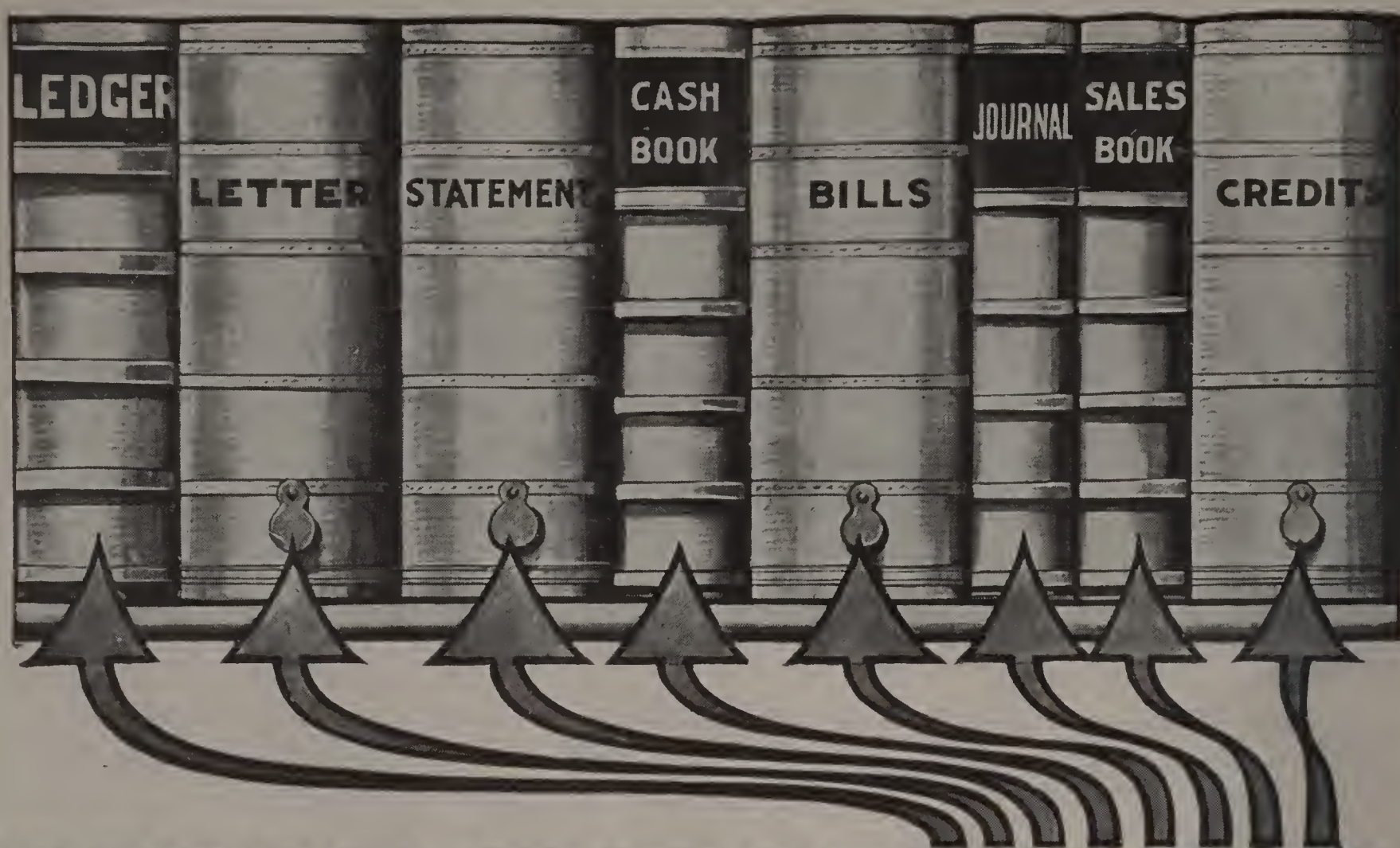
¶ Ask us for literature explaining the idea—or, better still, have one of our representatives call to explain in detail.



HOSKINS

The Store for Business Tools
and Quick, Intelligent Service

904-906 Chestnut St.
PHILADELPHIA



UNDERWOOD

STANDARD Typewriter

is built to meet the peculiar needs of modern accounting. It shows a tremendous saving of time and operating expense. It insures neatness and accuracy.

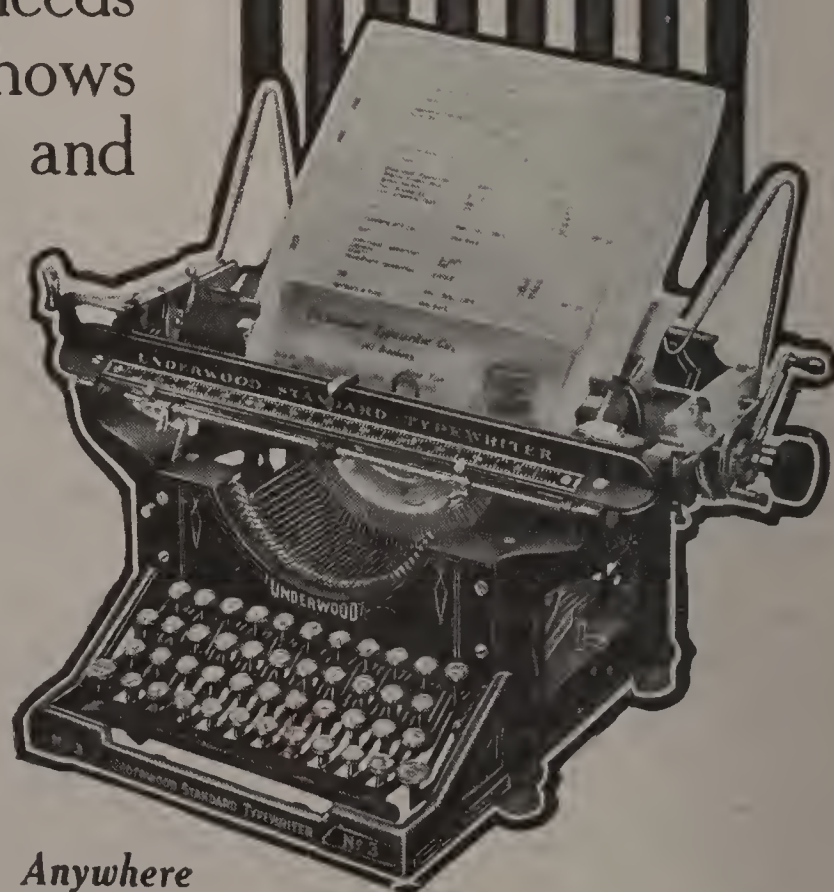
The UNDERWOOD led the way in Writing-in-Sight Construction, Built-in Tabulators, and Modern Bookkeeping Appliances. There is none to compare with it for originality, durability, speed and adaptability.

Before buying a machine that is at best but an imitation, let us show you a few of the exclusive features of the Underwood and you will understand why we say it is

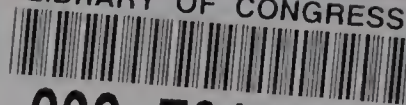
"The Machine You Will Eventually Buy"

UNDERWOOD TYPEWRITER CO., Inc. *Anywhere*

PHILADELPHIA OFFICE, 725 CHESTNUT STREET



LIBRARY OF CONGRESS



0 038 701 962 5